



HELP SHEET: INSURANCE FOR HOMEOWNERS AND SHARED OWNERS

What Hanover insures

Hanover insures the buildings for all its estates but it does not insure the contents of your home or your personal possessions.

Home contents insurance

Hanover recommends that homeowners and shared owners arrange their own contents insurance policy. Hanover has negotiated a favourable rate for Home Contents insurance through **AON Insurance Ltd.** For further information please contact **AON** on 0845 673 2014 or ask your estate manager for an application pack.

Buildings insurance

Hanover will arrange the buildings insurance on a block policy basis through our brokers Acumus.

The cost of the insurance is paid by homeowners and shared owners via the service charge.

A Summary of Cover is available from your estate manager

In the event of a claim the following applies:-

- The homeowner or shared owner will be liable to pay the policy excess, which is currently £50 for general claims and £1,000 in respect of subsidence
- The homeowner or shared owner will handle their claim directly with our broker Acumus, by following the enclosed "How to Make a Claim" procedures, as supplied by Acumus



How to Make a Claim under the Buildings Insurance Policy

Homeowner and Shared Owner Guidance Notes

In an emergency you should take immediate action required to protect your property from further damage, such as boarding up, switching off gas, water or electricity.

Please note that for a claim to be considered the damage must have occurred within the policy period and have been caused by an event the policy covers e.g. fire, water, storm, theft etc. Please refer to the summary of cover held by the estate manager for details of insured events.

Any settlement will be subject to the deduction of any applicable policy excess.

When making a claim you can appoint your own contractors as per instructions below.

If you Use your Own Contractor

1. Complete the attached claim form.
2. Obtain 2 competitive written estimates in respect of the repairs required.
3. Forward the estimates to Acumus for consideration under the terms of the policy.
4. If your claim is accepted Acumus will contact you to confirm that you may proceed with the repairs.
5. Upon completion of repairs please forward the final invoice to Acumus confirming that you are satisfied with the repairs and confirm who the settlement cheque should be made payable to.
6. Upon receipt, Acumus will arrange for settlement to be issued.

If your Premises are Rendered Uninhabitable

If you suffer damage to your home, which could be covered under the block policy arranged through Hanover and you are unable to remain in the property (*for example you have lost lighting, heating, cooking, washing, toilet or sleeping facilities as a result of the damage*)

During office hours

- *Contact Acumus on 0845 218 2673*
- *Insurers will appoint a Loss Adjuster to contact you.*
- *The loss adjuster will inspect the damage and arrange for repairs and, if necessary, alternative accommodation.*

Outside normal office hours

- *Please contact your nominated Loss adjuster **Merlin Loss Adjusters** on their emergency number **0131 654 5444***
- *Confirm the name of the housing association and that cover is arranged by Acumus and they will be able to advise and assist you.*
- *You should only make direct contact with Merlin Loss Adjusters if your property is uninhabitable*

Subsidence

If you suspect your property is suffering from subsidence, please contact your claims manager, at Acumus on **0845 218 2673**

A property claim form follows – an electronic version of this claim form can be provided by your estate manager.

Property Claim Form

Name of Housing Association	Hanover Housing Association		
Policy number (if known)	005297109/005297119		
Your name			
Correspondence address			
		Postcode: _____	
Telephone number			
Occupation			
Are you the (tick as appropriate)	Leaseholder <input type="checkbox"/>	Shared Owner <input type="checkbox"/>	Owner <input type="checkbox"/>
Address of property where damage occurred			
		Postcode: _____	
Type of property (e.g. house, flat)		Age of Property	
How long have you owned the property	_____ Yrs	_____ months	
Date damage occurred			
What happened to cause the damage			
Details of damage (including estimated repair cost)			

We require two written estimates. If you are not attaching two estimates, please explain why

Name and address of person responsible for damage (if applicable)			
		Postcode	
Crime Reference Number			
<i>(this is a policy requirement for all vandalism / malicious damage / theft related claims)</i>			
Was the property occupied at the time of the loss?	YES / NO		
If no, state the last date on which the property was occupied			
Have you made any other claims in the past 3 years?	YES / NO		
If so, please provide details			

I/We declare that all the answers provided are true and correct to the best of my/our knowledge.

Signed		Date	
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Please return to Acumus, Halford House, 2 Coval Lane, Chelmsford CM1 1TD