

Building Insurance

It is a condition of the lease that your Landlord First Choice Homes Oldham (FCHO) takes out buildings insurance to cover your flat and the building as a whole. Your annual service charge includes for the cost of Building Insurance.

An up-to-date copy of the schedule of building insurance which explains what is covered can be downloaded from FCHO web site, or you can e-mail us for a copy at homeowners@fcho.co.uk. Or call our Customer Service 0161 393 7117.

How do I make a claim?

If you need to claim under the building insurance you should contact the insurance company within 30 days of the incident using the following details:

- JLT Speciality on **0345 266 9660**.
- Or alternatively e-mail an application form (can be downloaded via the FCHO WEB Site) to JLTHousing@broadspiretpa.co.uk

Please provide them with the following information:

- Building Insurance Policy Number: **2018CP000057**
- Name and Address
- Contact telephone numbers
- Details of the damage

Please note; you should avoid proceeding with any non-emergency repairs without the prior approval of the insurer's loss adjusters.

You will be required to pay an excess. The level of which will depend on the type of claim covering Storm and Flood, Unoccupied Properties, Subsidence, Ground Heave or Landslip. The excess levels are between £100.00 to £1000.00 properties unoccupied for 120 consecutive days are fully excluded.

You should ask the insurer what excess you will pay when making your claim.

The insurer will tell you whether the claim is covered under the terms of the insurance.