

A guide to your buildings insurance

Your lease makes your Landlord, First Choice Homes Oldham, responsible for arranging the buildings insurance for the building your property is in, and under the terms of your lease you must pay your share of the cost. Your annual service charge includes your building insurance.

All leasehold properties are insured under a block policy with the same insurer.

The policy covers the structure and common parts of the building, but not the contents of your home. We do not provide policy cover for your home contents and personal belongings, things like your furniture, carpets, jewellery, bedding, and electrical items, so it is a good idea to consider a home contents insurance policy.

What is buildings insurance?

Buildings insurance covers you if something happens to your home, it usually covers the cost of repairing damage to the structure of your property. For example, if a fire, flood or storm damages the building it will cover the cost of the repairs.

You can download a copy of the policy summary from the First Choice Homes Oldham webpage <https://www.fcho.co.uk/living-in-your-home/help-in-your-home/leaseholder-information/building-insurance/>

Who makes the insurance claim?

You are responsible for making and dealing with your claim on the building insurance policy.

The insurers will deal directly with you.

Who pays the excess?

You will be required to pay the excess. The excess amount will depend on the type of claim. The excess is £100 increasing to £1,000 for subsidence.

Properties unoccupied for 120 consecutive days are excluded from a claim on the policy.

You should confirm with the insurer the excess you will need to pay when making your claim. The insurer will tell you whether the claim is covered by the policy.

Am I covered for damage due to a neighbour's flat?

You should speak with the insurers for whether the incident or event is covered.

You must have the insurers written permission in advance of any work to locate the source of any damage caused by leaks.

What about emergency repairs?

You should avoid proceeding with any emergency repairs without the approval of the insurer.

Making a claim

Should you suffer loss or damage speak with the insurers as soon as you can.

Speak to the Claims Department on 0161 274 9077 or by email to claims@protectorinsurance.co.uk . You can also claim online through their website <https://www.protectorinsurance.co.uk>

Claims must be notified within 5 days of the event. The insurers will manage the claim directly with you.

If the police or emergency services have been involved, please have the crime number and any other details to hand.

Limits and exclusions apply, a full policy wording is available from the insurer on request.

For damage in communal areas, please contact First Choice Homes Oldham service centre.