



**James Gibb**  
residential factors

# Communal Insurance Cover and Claims Process

What's covered in your common  
insurance policy?

What's the process for  
submitting an insurance claim?

This guide will take you  
through the process

doing it the  
right way



## Office Contact Details:

### Glasgow Head Office

Red Tree Magenta, 3rd Floor  
270 Glasgow Road  
Glasgow G73 1UZ

Tel: 0333 240 8325

Email: [glasgow@jamesgibb.co.uk](mailto:glasgow@jamesgibb.co.uk)

### Edinburgh

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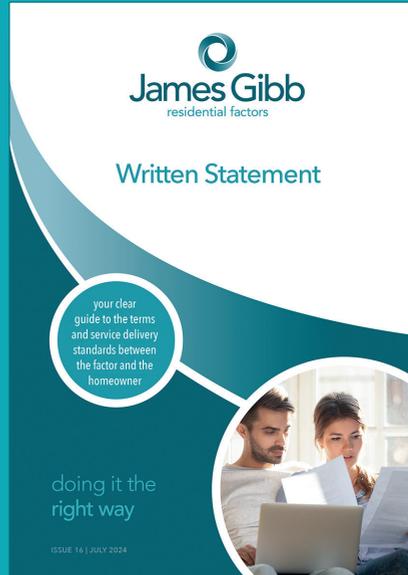
### Dundee

James Gibb residential factors  
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doing it  
the right way



[www.jamesgibb.co.uk](http://www.jamesgibb.co.uk)

At James Gibb residential factors, we strive to offer an exemplary level of service at all times.

This guide, and others produced, should help answer any queries you may have.

Authorised and regulated by the Financial Conduct Authority for insurance mediation purposes only.

James Gibb residential factors is a trading name of James Gibb Property Management Ltd, registered as a limited company in Scotland (No. SC 299465).

Registered office: Red Tree Magenta, 3rd Floor, 270 Glasgow Road, Glasgow, G73 1UZ

Registered Factor No.PF000103

At James Gibb, we appreciate that block insurance (etc) cover can be quite complex and the circumstances that lead to an insurance claim can be stressful so we've put together this handy guide to ensure that you know what's covered and that the claims process is quick and straightforward.

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## Is my property covered by the James Gibb insurance policy?

Most of the developments we manage are safe in the knowledge that their buildings/lifts etc are insured by Zurich Insurance. If you're not sure if your development is covered, information can be found on your **James Gibb+ Portal** via our website or on the **JG+ App**. Alternatively please contact your regional office.



If you do not have access to the internet, please contact your regional office and we can advise.

James  
Gibb 



## What's covered under the policy?

Cover varies depending on the schedule of insurance placed for each development. Flatted developments, insured through us, will have at least some of the following:

- Buildings insurance
- Communal contents insurance (not private contents)
- Lift insurance / inspection
- Terrorism cover
- Property Owners Liability cover

Houses will not normally have buildings cover but may have the following:

- Property Owners' Liability cover
- Playparks insurance

The full detailed policy documents relating to each of the above are available on our website [www.jamesgibb.co.uk](http://www.jamesgibb.co.uk). Email or hard copies are available on request.

A copy of your schedule / certificate of insurance is available via your **JG+ Portal** or App or you can contact your regional office for a copy. The certificate details the level of cover in place, sums insured, excess levels, premium etc.



## Summary of Cover and Exclusions

We've listed, below, a summary of typical buildings' cover for information.

### Buildings: (Including foundations)

- Building fabric (external and internal walls, ceilings, roofs, gutters, windows, attics, stairs, hallways etc). This includes communal areas and private dwellings.
- Accidental loss or destruction of or damage to property.
- Fixtures and fittings (including communal television and radio receiving aerials, satellite dishes, communication equipment and related fittings, fixed glass and fixed sanitary ware).
- Improvements comprising fixtures and fittings (excludes moveable contents that is property of the insured).
- Furnishings and other contents of common parts.
- Building management and security systems.
- Gangways, pedestrian malls and pedestrian access bridges.
- Walls, gates, fences and services.
- Fuel tanks and their ancillary equipment and pipe work.
- Yards, car parks, roads, pavements, forecourts, tennis courts, and similar surfaces all constructed of solid materials.
- Landscaping including trees, shrubs, plants, turf and other forms of vegetation, garden furniture including street furniture, ornaments, and statues
- Services: telephone, gas, electricity, water, mains drains, gutters and sewers, electrical instruments, meters, piping, cabling and the accessories.
- Cover is subject to the standard terms and conditions of the policy document.

**Cover:** All Risks including fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances, malicious damage, theft, earthquake, storm, flood, bursting or overflowing of water apparatus or pipes, impact, oil, leakage from any fixed oil-fired heating installation, sprinkler leakage, subsidence, heave or landslip.

## Significant exclusions to Property Damage Section

- Damage to building or structure by its own collapse or cracking.
- Pollution or contamination, unless arising from a specified insured event and is sudden and unforeseen.
- Damage for any amount in excess of £25,000 any one Occurrence in respect of moveable Property in the open, boundary fences and gates, trees, bushes, shrubs and landscaping caused by wind, rain, hail, sleet, snow, flood or dust.
- Wear and tear and gradual deterioration.
- Damage caused directly by fire resulting from its undergoing any process involving the application of heat.

## Additional Benefits

Cover	Limit
Alternative accommodation - limited to residential properties only	35% of declared value
Removal of nests	£10,000 any one claim
Replacement of locks and keys	£30,000 any one occurrence and £90,000 in any one period.
Trace and access	No inner limit
Tree felling and lopping	No inner limit
Property Owners' Liability	£25,000,000



## Unoccupied properties

You must notify James Gibb if your property becomes unoccupied for a period of more than 3 months and in addition insurers expect the following risk mitigation steps to be followed under the Reasonable Precautions policy condition:

- Turn off electricity gas and water supplies at the mains (providing that this does not affect other premises in which case supplies to part of the property owned by the insured should be turned off) and drain all water systems except for those connected to automatic fire alarm or intruder alarm installations or connected to automatic sprinkler installations or other fire suppression systems. As an alternative, water supplies and heating systems may be left in operation at a level which will provide protection throughout the property against frost damage.
- Maintain automatic sprinkler installations and other fire suppressions systems, automatic fire alarm and intruder alarm and intruder alarm installations and keep them fully operational.
- Maintain a level of heating sufficient to prevent freezing of automatic sprinkler installations during the period 1st October - 1st April each year.
- Secure the buildings and all points of access against entry by intruders and put all protective and locking devices and any intruder alarm installations into full and effective operation.
- Removal of waste unfixed combustible materials and gas bottles from the interior of the buildings including any communal parts and from any external areas owned.
- Carry out an internal and external inspection of the buildings at least every 14 days which should commence within 14 days following the property becoming unoccupied and
  - Maintain a record of such inspections.
  - Ensure that any defects in the condition or state of repair of the buildings or defects in security, alarm or fire protection installations are rectified, remedied or repaired immediately.
- Notify the insurer immediately if the buildings are to be occupied by contractors for renovation, alteration or conversion purposes.

## How do I make a claim?

Firstly, you must ensure that you are covered under James Gibb Policy and that the claim is valid.

We have a 24 hour, 365 day a year contact facility for emergencies and notification of claims. By contacting the number noted below, we will assist with emergencies or insurance claims.

Zurich Insurance have appointed **QuestGates Loss Adjusters** to handle insurance claims on their behalf.

We can provide you with a list of contractors we use to assist you in reviewing the damage, scoping and providing quotes for reinstatement and undertaking emergency make safe works where necessary. We will also provide you with QuestGates contact information and we will provide them with claims notification directly too. If you would prefer to use your own contractor(s) to quote for the works, please advise the member of staff you speak to who will provide the relevant contact information for QuestGates to assist.

**During office hours:** 0333 240 8325

**Out of hours contact:** 0333 240 8325



## COMMUNAL CLAIMS

Communal claims are those where the damage is in a communal area. Examples might be: water damage to common parts, malicious damage to common close, gutter damage due to storm, basement flooding, damaged drains, damaged lifts etc.

In such circumstances, you should call your regional office right away, if within working hours. Your regional office will notify the Insurance Team of the claim, who will intimate this to Questgates on the owners behalf. Your regional office may arrange temporary repairs, pending the outcome of Questgates review of the claim and approval for further works to be carried out.

If an event from a communal area is discovered outwith working hours and emergency contractor attendance is required, please call your regional office where you will be connected to our out of hours emergency call centre. They will instigate the repair and provide your regional office with relevant details to allow the intimation of a common insurance claim as required.

## Claims Management

Depending on the cause and type of claim, in some cases the loss adjuster will arrange a site visit to be undertaken at the property to review the claim and damage sustained. In some circumstances they can repudiate the claim, which will be reported via the loss adjuster .

It should be noted that where a homeowner is proven to be negligent for the cause of the damage to a property and a claim is raised, the party that suffered the damage may seek recovery for any outlays such as the policy excess either directly or via other means. An example of negligence would be a bath left running or poor maintenance on bath seals.

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## Alternative Accommodation/Loss of Rent Claims

If you need to make a claim under the Alternative Accommodation or Loss of Rent sections of the policy, you will be required to intimate the claim, via a First Notification of Loss Form to the Insurance Team, who will intimate this to Questgates on your behalf.

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## Excesses

All claims attract an excess, although the level will differ depending on the nature of the claim. Excesses are applied on a “per demise” basis, meaning each property that has suffered damage AND that intimates a claim will be subject to the relevant policy excess. Where an excess requires to be paid for claims within private properties, this will be the sole responsibility of the owner(s) making the claim, with payment due to the appointed contractor directly.

For common area claims the excess will be shared between owners in accordance with their common liability. The Contractors invoice will show in your invoice in full, with the insurance recovery showing as a credit (net of the policy excess).

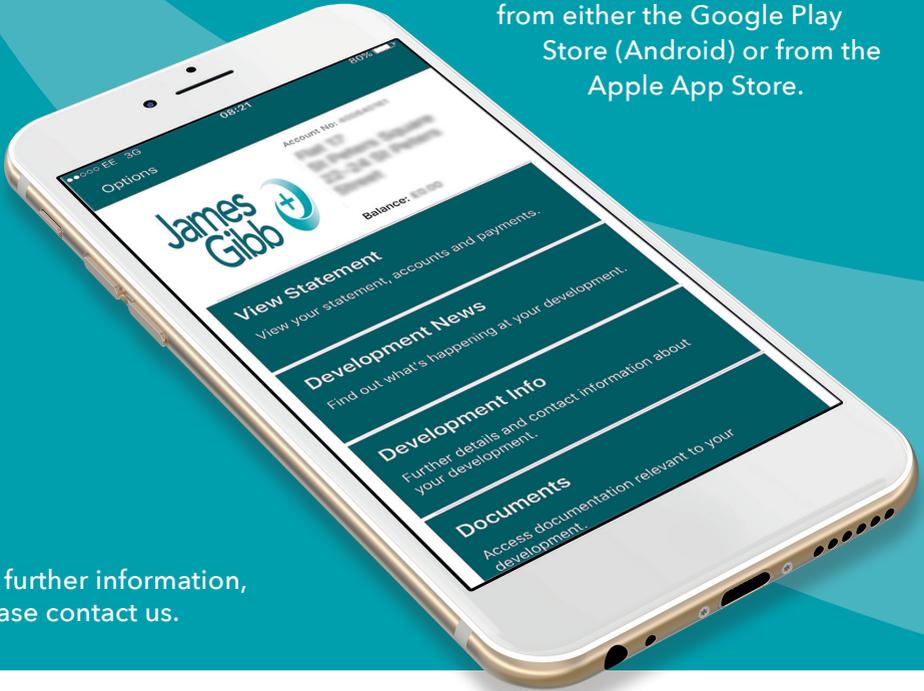
If you accept a cash settlement please note, QuestGates will confirm the full and final settlement amount.



We at James Gibb hope that this guide has helped answer any queries you may have had. However if you require further information please contact your regional office.



The James Gibb+ mobile phone app can be downloaded absolutely free from either the Google Play Store (Android) or from the Apple App Store.



For further information, please contact us.

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