

Unoccupied properties – terms and conditions

Residential Property Owners insurance –
W E Black Limited, Cantay Estates Limited and Three Rivers
Property Management Limited

**Period of insurance – 01 March 2018 – 28 February 2019
inclusive**

Whenever a property – or portion of the same – becomes unoccupied, there are certain terms and conditions that need to be adhered to in order for the policy to respond to a claim.

The definition of unoccupied is as follows; any building or portion of a building that is untenanted and/or unfurnished and no longer in active use and/or empty.

The key points to be aware of are summarised as follows.

- 1. Please tell W E Black as soon as possible, and advise them whether there has been any damage to the unoccupied building;*
- 2. The building must be inspected internally at least once per week;*
- 3. Make sure that trade refuse/waste materials are removed from the inside of the premises and no accumulation of refuse/waste is allowed in the adjoining yards or spaces owned by the Insured;*
- 4. The building should be secured and all protective and locking devices and any alarm protection be put into effective operation with letterboxes sealed to prevent the accumulation of mail;*
- 5. The gas water and electricity supplies are turned off (except electricity needed to maintain any fire or intruder alarm system in operation).*

The full policy terms and conditions that appear on the policy are as follows.

Unoccupied Buildings

a) The Company must be notified in writing as soon as reasonably practicable if any Unoccupied building or Unoccupied portion of a building insured hereby becomes occupied or any occupied building or portion of a building becomes Unoccupied and a suitable extra premium be paid if required b) Whenever a building insured by this Section is Unoccupied the Unoccupied Buildings Warranty will apply

c) An Excess of £1000 applies to Unoccupied buildings or Unoccupied portions thereof in respect of each and every loss as ascertained after the application of all other terms and conditions of the Policy including any Condition of Average

d) When a building or portion of a building is Unoccupied cover in respect of that building or portion thereof shall be restricted to

1. Fire excluding Damage by explosion resulting from fire

2. Explosion excluding Damage caused by bursting of any boiler or other plant which belongs to or is under the control of the Insured and in which internal pressure is due to steam only but this shall not exclude Damage caused by explosion of

- any boiler

- gas

used for domestic purposes only

3 Lightning

4 Aircraft or other aerial devices or articles dropped therefrom

Unoccupied Buildings Warranty

It is warranted that whenever the Property Insured is Unoccupied

a) the Insured shall notify the Company as soon as reasonably practicable when they become aware

i) that the building(s) is/are Unoccupied

ii) of any loss destruction or damage to the Unoccupied building(s) whether such loss destruction or damage is insured or not with all loss destruction or damage rectified as soon as reasonably practicable

b) the buildings are inspected internally at least once during each week by or on behalf of the Insured

c) all trade refuse and waste materials are removed from the interior of the premises and no accumulation of refuse and waste is allowed in the adjoining yards or spaces owned by the Insured

d) the Insured shall secure the building and put all protective and locking devices and any alarm protection into effective operation with letterboxes sealed to prevent the accumulation of mail

e) the gas water and electricity supplies are turned off at the mains (except electricity needed to maintain any fire or intruder alarm system in operation) and any sprinkler system be drained and during the months of October to March (inclusive) the water system is drained

f) the Insured shall implement any additional protections the Company may require within the time scale specified by the Company

W. E. BLACK LTD

What to do in the event of a claim

Residential tenants

Working with our insurance brokers, Towergate Insurance, we have put together the following advice to help reduce the impact of water damage

- *Turn off the water supply and heating system and drain it if possible, and use buckets to catch drips.*
- *As soon as it is safe to do so, take as many photographs of the damage as possible*
- *Act as if uninsured; take urgent decisions on what is critical for survival, not on what insurers would want*
- *Secure the building or site, using local contractors, to prevent further damage or loss and record all costs and expenses incurred*
- *Notify W E Black Limited immediately of the loss and provide a realistic estimate of the impending claim, as soon as reasonably possible.*
- *Notify your Residential insurers of the incident as soon as possible*
- *With approval from your Residential insurers, involve a specialist restoration company who can respond quickly to assist with salvaging or drying out.*
- *If necessary, and with the approval of your Residential insurers, find temporary premises to relocate to*



W. E. BLACK LTD

Stopcock advice

Residential tenants

Flooding at your home can cause major disruption, inconvenience and can cost you financially. There are things that you can do to reduce the damage that a flood or burst pipes can do.

Working with our insurance brokers, Towergate Insurance, we have put together the following advice to help reduce the impact of water damage

Know where your stopcock is!

Your stopcock is a valve which turns off the mains water within the property. Normally, you should be able to find your stopcock under the kitchen sink. However, it can also be found in the hall (sometimes under a panel by the front door) or in a larder near to a sink unit. If you are in a block of flats, you might find that your stopcock is in the basement. You can check with your neighbours or the concierge because more often than not, the stopcocks are not labelled properly.

How do I turn off my stopcock?

When you turn the stopcock in a clockwise direction the cold water supply will be shut off. You can turn the water supply back on by turning the stopcock in an anti-clockwise direction.

Check your stopcock works!

Even if people do know where their stopcock is, many forget to check it properly to ensure that it works. Run the cold water tap in your kitchen and turn the stopcock in a clockwise direction to check if the cold water turns off.

Stopcocks can jam up which means that when you want to turn them off, you can't. *To prevent your stopcock from jamming, simply give it a quick turn every 6 months or so.*

