



City of London Corporation
Department of Community & Children's Services
Housing Service

Insurance Cover and Claims Policy

Approved by:	<i>Housing Management & Almshouses Sub-Committee</i>
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1. Introduction

This policy explains our approach to insurance matters relating to our housing estates. It includes the responsibilities of residents living in our properties, the City's responsibilities as a landlord and it explains how we will handle claims made by residents and members of the public.

2. Aims of this Policy

This policy is intended to:

- Provide a clear outline of residents' insurance responsibilities
- Explain the extent and limit of the City's responsibilities as a landlord

3. Scope

This policy applies to all our Housing Revenue Account ("HRA") estates and properties managed as part of the HRA.

4. The City's Obligations as Landlord

We will have a buildings insurance policy in place for all our estates (residential properties, common parts and other areas under our sole control), in accordance with our legal obligations.

We will also have public liability insurance to cover claims made against us by residents or members of the public for personal injury, damage or loss.

Insurance policies are administered by the Chamberlain's Department on our behalf. We will make a summary of our insurance cover available to residents on request. We will also publish this online, along with details of how to make a claim.

Our buildings insurance policy will cover redecoration, rebuilding, fixtures and fittings only. It does not cover residents' home contents. See section 5 for more details.

5. Residents' Responsibilities

Residents are responsible for:

- obtaining appropriate home contents insurance to insure against common household risks, such as fire, water damage, theft or vandalism
- making sure that the total level of cover offered by their insurance policy is adequate
- taking reasonable care to prevent loss or damage to the City's property and that of neighbouring residents

We recommend that residents obtain insurance that adequately covers them against 'third party' claims, for example any loss or damage caused to neighbouring property by their own negligence.

We will not compensate or indemnify residents against any uninsured loss or liability.

6. Public Liability Claims

An appropriate public liability policy will be held in relation to our housing estates and the activities carried out on them. This will cover situations where a person suffers loss, damage or personal injury on our property.

7. Events and Activities

We will have an appropriate insurance policy in place to cover events and activities we organise or support on our housing estates. Insurance for events arranged by residents or third parties must be appropriately insured by the organisers. Residents and third parties running events on our estate must not assume that their event is covered by our insurance policy.

8. Making a Claim

Residents who believe they have a valid claim should contact our insurers and deal with them directly. We will publish these contact details online and they are also available on request from any estate office.

Officers will not act as intermediaries between our insurers and claimants or enter into correspondence with residents regarding individual claims.

9. Storage and Parking Facilities

People using storage or parking facilities on our estates are responsible for insuring any personal items kept or stored there. The Licence Agreement we issue to users of these facilities contains terms and conditions that outline their responsibilities and the limits of our liability in respect of items kept on, or stored in, such facilities.

We strongly recommend that users insure individual high-value items kept in storage facilities on our estates (e.g. bikes).

Please also refer to the *Estate Parking & Storage Sheds Policy*.

10. Policy Exceptions

In exceptional circumstances, we may consider making a variation to this policy. This will depend on the circumstances of the individual case. Our reasoning can be provided in writing on request.

11. Monitoring and Performance

We will monitor our use of this policy and the way in which it is implemented, ensuring that any relevant information is reported at appropriate intervals.

12. Training

We will provide all staff responsible for implementing this policy with comprehensive training as required.

13. Equality and Diversity

This Policy has been subject to a full Equalities Analysis and will be implemented in accordance with our responsibilities and duties under relevant legislation, including the Equalities Act 2010.

14. Accessibility

We will ensure that residents' needs are considered when implementing this Policy to ensure that they are treated fairly. We will make appropriate arrangements to ensure that residents with distinct communication needs are not unreasonably and disproportionately affected. This could involve providing communications in alternative languages or formats, or providing interpretation or transcription as appropriate.

15. Data Protection and Information Exchange

We will comply with our obligations under relevant data protection legislation and regulations. We will process and store personal information securely.


There are some circumstances in which we are required by law to disclose information given to us.

16. Policy Review

We will review this policy at least every three years, or following relevant changes to legislation, regulation or policy.

17. Associated Documents

- *Estate Parking & Storage Sheds Policy*

<p>Department of Community & Children’s Services</p> <p>Housing Service</p>	
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