

# Select for Property and Select for Casualty

## Notice to policyholders for Leaseholders

This document details the main changes to the updated policy wording. It does not contain a record of every amendment or those made to individual client policies. Please ensure that you read in full any documentation provided in conjunction with the updated policy wording to determine the full terms, conditions, limitations and exclusions of the policy cover.

The full policy wording has been amended to ensure that your cover and terms and conditions remain the same. For your information, we have included a list of the changes made here.

Please note that the number to phone for emergency repairs and for reporting claims has changed and the new details are shown on your summary of cover.

We have included a summary of cover rather than the full policy wording. Should you require a copy of the full policy wording this can be obtained from your Local Authority.

### Definitions

- The policy definition on buildings is extended to also include private garages, tennis courts, ornamental ponds and gardens, heating tanks, hedges, railings, terraces, lampposts, patios, drives and paths, providing they form part of your property
- The peril definition of Fire, Lightning and Explosion is amended to also include damage from smoke.

### Select Terms and Conditions

- The helpline for 24 Hour emergency repair service has been added via endorsement
- The cancellation terms relating to leaseholders have been maintained and added via endorsement
- Your duty to inform us of changes to information is unchanged and has been added by endorsement
- The General exclusion relating to Terrorism has been amended to ensure the scope of cover previously provided remains in place

### Section A - Material Damage

- Emergency access is added via endorsement
- Eviction of squatters is added via endorsement
- Alternative accommodation costs are added via endorsement
- Exclusion for theft damage to unoccupied properties is amended via endorsement to only exclude cover after 30 consecutive days of unoccupancy.

### Material damage sum insured

- Architects and surveyors fees and debris removal are included within the cover, provided provision is made for within the sum insured
- Sum insured to be set annually with suitable indexation applied.

Zurich Municipal is a trading name of Zurich Insurance Company Ltd. A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

© Copyright – Zurich Insurance Company Ltd 2023. All rights reserved. Reproduction, adaptation or translation without prior written permission is prohibited except as allowed under copyright laws.

MCSNHA01 (01/23)