



**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



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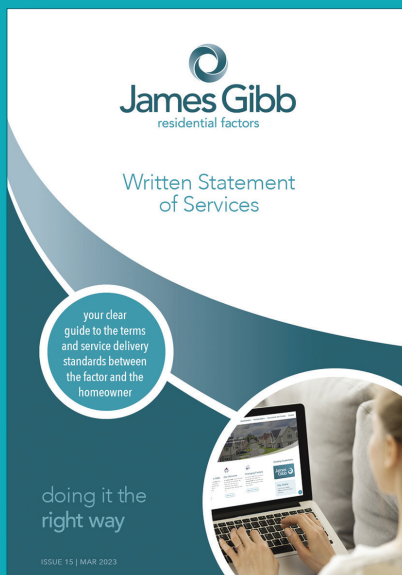
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doing it  
the right way

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[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). VAT Reg No. 268 6033 43.

Registered office: Bellahouston Business Centre, 423 Paisley Road West, Glasgow, G51 1PZ.

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.

## 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 Protector Insurance (for buildings cover) and Zurich Insurance (for lifts). If you're not sure if your development is covered, you can check your Development Schedule which can be found on your James Gibb+ Portal via our website or on the JG+ App.



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



## 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
- Public 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.
- Car parks, roads, pavements, forecourts, tennis courts, and similar hard surfaced areas all being constructed of solid materials.
- Landscaping including trees, shrubs, plants, turf and other forms of vegetation, garden furniture including street furniture, ornaments, and statues but excluding external ponds and lakes.
- 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 persons other than thieves, earthquake, storm, flood, escape of water from any tank apparatus or pipe or impact by any road vehicle or animal.

## Significant exclusions to Property Damage Section

- Damage to unoccupied buildings caused by freezing, escape of water from any tank, apparatus or pipe.
- 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 in respect of fences, gates and moveable Property in the open 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	33.33% of declared value
Removal of wasps and bees nests	£5,000 any one claim
Replacement of locks and keys	£7,500 any one claim
Trace and access	£75,000 any one claim
Tree felling and lopping	£10,000 any one claim
Property Owners' Liability	£25,000,000



## Un-occupancy Condition

You must notify James Gibb if your property becomes unoccupied for a period of more than 60 days and in addition the following condition must be adhered to:

- 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 manage emergencies or insurance claims.

We will arrange a supplier to attend who will review and assess the position and carry out make safe works until the insurer is informed. 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 the insurers to assist.

**During office hours:** 0333 240 8325

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



## COMMUNAL CLAIMS

Communal claims are those where the source of the damage is in a communal area. Examples might be: leaking roof, gutter damage, 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 instigate the claim with our insurers as well as arrange repairs (temporary or final depending on circumstances).

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 / insurance process as required.





## Claims Management

Depending on the cause and type of claim, in some cases the insurer will appoint a loss adjuster who will attend the property to review the claim. In some circumstances they can repudiate the claim, which will be reported via the insurer.

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, they will be expected to pay the excess on the policy. An example of this would be a bath left running or poor maintenance on bath seals.

In some circumstances if the cost of a claim is too near the excess on the policy we will for the benefit of the development apply 'in lieu of excess' policy.

'In lieu of excess' means that the cost of potential insurance claim/work is too close to the excess applied on the policy which will be required to be paid on an insurance claim. By claiming small amounts via the insurer, it can increase the claims experience for the development and ultimately increase the premium at renewal. There is a proven track record to show that premiums in many of our developments, despite the claims, has had the premium kept consistent when other developments, which do not apply this process, have had premiums increase substantially.

The decision can be made at an AGM to change this process. All we can do is confirm from experience the benefits and let owners make a decision based on the information provided.

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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 log the claim with insurers directly. The contact details for the insurer are available from your regional office.

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## Excesses

All claims attract an excess, although the level will differ depending on the nature of the claim. Where an excess requires to be paid we will normally look to charge this out to a development as a common cost and it will appear on your invoice as "insurance excess".

If you accept a cash settlement please note, we are unable to share the excess as a common cost.



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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