

## **Property Insurance - Industrial & Commercial Units Additional information for Tenants**

West Lothian Council insures the property you occupy under a block policy with Chartis (formerly AIG (Europe) Ltd). A copy of the current Insurance certificate can be provided on request.

The following notes are intended to provide additional information, to help you understand some of the important conditions and obligations imposed by the policy, and to expand on the insurance clauses in your lease.

### **COVER:**

As outlined on the Insurance Certificate premises leased out by the council are insured against most forms of accidental damage, including fire, lightning, storm, flood, burst pipes, vandalism and impact.

There is however no cover against:

- Subsidence or heave
- Theft of the fabric of the building
- Vandalism or burst pipes for buildings that are empty or not in use for more than 30 days
- Storm or flood damage to fences, gates or moveable property outside a building.
- Accidental Glass Breakage [this is usually the responsibility of the tenant]

Depending upon the terms of your lease, either the council or the tenant has to pay a small fixed amount of each loss – known as the Excess – or the full amount of each loss if it is below the Excess. The Excess is £250 per claim.

Please remember that the council's policy only covers the fabric of the building, and that you will need to provide your own insurance for your contents, fixtures and fittings. You will also need to provide your own public liability insurance.

### **CLAIMS:**

In the event of damage that may be subject of an insurance claim it is important that you follow the procedures outlined below

If the cause of loss is Malicious Damage, Wilful Fire Raising (Arson), or Riot please inform the Police immediately, and retain the crime reference number.

All potential claims should be notified to the council's Risk & Insurance Unit immediately or, if the event occurs outwith normal working hours, at the start of the next working day. Our contact details are given at the end of this document.

When notifying us of a potential claim please give:

- The date and time of damage
- Location
- Cause
- Details of the damage

### **Emergency Notification**

**In the event of a large loss (£5,000 upwards) out of business hours and you need urgent help, Dial 0870 606 1234. This will put you through to the council's loss adjusters, GAB Robins.**

**State that you are a Tenant of West Lothian Council; that the building is insured by Chartis, and the policy no is 45003644**

Emergency repairs:

You may authorise or carry out essential emergency repairs. You should keep a copy of the invoices for the work for submission with the claim.

Permanent Repairs:

**The responsibility for repairs required because of a loss insured under the council's policy rests with the council.**

Our insurers will require a minimum of two detailed estimates for all insured repairs. You will be required to provide access to contractors to enable them to cost the repair work.

A loss adjuster may also be appointed. The loss adjuster will decide if two estimates are sufficient, or if more estimates or tenders are to be sought.

The Council will wish to inspect the completed work.

Timescales:

The policy terms set limits on the amount of time allowed for claims notification. Please ensure that claims are notified promptly to enable us to comply with the policy terms.

### **UNOCCUPIED PROPERTIES:**

Our insurance cover contains specific obligations on the council and its tenants for periods when a property is unoccupied. It is imperative that these are complied with to ensure that the policy remains effective.

An unoccupied property is defined as one that is empty or not in use.

Malicious Damage or Burst Pipes cover does not apply to properties unoccupied for more than 30 days.

Tenants must contact Property Management and Development immediately the property or part of the property is to be "unoccupied". Tenants must comply with the following conditions at any time a property is "unoccupied".

- 1) All mains services must be turned off except
  - a) The electricity supply to maintain any automatic sprinkler system, fire alarm, intruder alarm or services for security guards.
  - b) Water supply for automatic sprinkler system
- 2)
  - a) The water supply be completely drained, or
  - b) During the period 1 October to 31 March each year any central heating systems is to be kept working at a minimum temperature of 5°C

- 3) An authorised representative must inspect the buildings internally and externally at least every 14 days, removing waste where necessary.
- 4) All letterboxes must be sealed up and steps taken to prevent accumulation of mail.
- 5) The buildings must be secured against unlawful entry by closing and locking doors and windows and setting any fire or intruder alarm systems.

## **CONTACT DETAILS**

West Lothian Council  
**Risk & Insurance  
Services**

Telephone: 01506 281900  
Fax: 01506 281904  
E-mail: [R&I@westlothian.gov.uk](mailto:R&I@westlothian.gov.uk)

Civic Centre  
Howden South Road,  
Livingston.  
EH54 6FF

Contact names:-  
Doogi Rush  
Kenneth Howley

West Lothian Council  
**Property Management  
and Development**

Telephone: 01506 281836  
Fax: 01506 281683  
E-mail: [Propertymanagement@westlothian.gov.uk](mailto:Propertymanagement@westlothian.gov.uk)

Civic Centre  
Howden South Road,  
Livingston.  
EH54 6FF