

EXTENDED ACCIDENTAL DAMAGE – INFORMATION AND APPLICATION FORM

Please note that the extended cover is **NOT** available if your flat is wholly or partly let or sub-let or has been unoccupied for more than 30 days.

1 – What does ‘extended accidental damage’ cover?

Your ‘standard’ buildings insurance policy provides cover for loss or damage caused by a range of perils including fire, storm, flood etc. It also provides cover for accidental breakage of glass in doors or windows, or ceramic hobs, sanitary ware and solar heating panels fixed to an forming part of the buildings.

The ‘extended accidental damage’ option provides accidental damage cover for all of the structure and fixtures and fittings of your home. For example, extended accidental damage cover would apply if you accidentally dropped a heavy item of furniture which damaged the floor or ceiling of your property or if a corrosive chemical was accidentally spilt onto a worktop damaging the surface, etc. For full details, see pages 11-12 of the policy booklet. <https://www.southampton.gov.uk/housing/home-owners/>

2 – What would it cost me?

Extended accidental damage will increase your current premium by approximately 30%. For example, if your current annual premium (for standard cover) is £150, then cost of including extended accidental damage will mean that the total annual premium payable would be £195. The additional sum would be collected via your monthly service charge.

3 – How do I arrange cover?

You will need to complete and return the following slip either by email or post. The extended accidental damage cover will apply from the date when the completed slip is received by the council and you will be issued with a revised policy schedule. You should receive your revised schedule within 28 days.

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REQUEST FOR EXTENDED ACCIDENTAL DAMAGE COVER

Please arrange for the extended accidental damage cover to be arranged in respect of the following property:

Insured Property Address:

Signed: Date:

Print Name(s):

*Note the request must be signed by the property owner(s)

Return to: insurance@southampton.gov.uk or by post to Risk & Insurance Services, Southampton City Council, Civic Centre, Southampton SO14 7LY