Housing Management & Almshouses Sub-Committee 27/11/18
Insurance Cover & Claims Policy

APPENDIX 2

Results of consultation

Draft Insurance Cover & Claims Policy

November 2018

	Comments	Response
1.	This was very interesting, and I learned things I had not known, such as the requirement of tenants to adequately make sure their properties are insured. Do all residents do this? I have "contents insurance" and always have done. Will need to check if third party is included?	The wording has been clarified – most contents insurance policies will indemnify you against claims from third parties. We recommend that residents ensure that this cover is part of their contents insurance policy, to cover situations where claims are made against them.
2.	I particularly found recommendation for 3rd party cover in the Insurance document useful as I only have contents cover and hadn't thought of this	Please see comment above.