

Barbican Estate Buildings Insurance - FAQs

Q. The building insurance states that it covers “landlord’s fixtures” what essentially does this cover.

A. The fixtures and fittings which are integrated into the premises, such as doors and light fittings and sanitary ware which would not ordinarily be removed upon vacating the premises.

Q. What are the principal elements that a tenant or leaseholder is responsible for, and would be advised to take out their own insurance to cover?

A. Residents may choose to take out home contents insurance that includes floor covering.

Q. How does the cover provided under the landlord’s Buildings Insurance policy change if I were to refit my flat to a higher standard than original, or introduce new fitted elements such as built in dishwasher, a new built in cupboard? Will the Buildings Insurance policy cover the full cost of reinstatement after a loss?

A. Tenant’s improvements are included in the cover, where the fixture or fitting is a permanent feature. The cover provided does not change but if the improvement results in a significant increase in value, you should advise the Insurance Team, via your House Officer. The policy covers the full cost of reinstatement after a loss.

Q. Does the cover provide for like for like replacement for items I have upgraded, or is it limited to the modern equivalent of the Barbican original fittings.

A. It will cover like for like replacement with wear and tear taken into account, if applicable.

Q. A pipe busts in my flat, and the water from this causes damage to the fittings and contents in the flat below. Do I claim against my contents or public liability insurance or is this covered by the landlord’s Buildings Insurance policy?

A. Both flats are covered by the same Buildings Insurance policy, so repairs to the structure (e.g. redecoration) and permanent fixtures should be claimed against the buildings insurance. With regards to contents, including household or personal possessions, each resident should claim under their own contents insurance policy, if they have cover. The insurer of the downstairs flat (or resident, if uninsured) may try to counter claim from the party responsible for the leak (but that's for the insurance companies to worry about).

Q. Who covers the cost of redecorating my flat, in the event of fire or flood?

A. Buildings Insurance.

Q. Who covers the cost of replacing carpets or flooring in my flat, in the event of fire or flood?

A. The resident. Flooring is only covered where the City is responsible for it under the terms of the lease. The standard lease says that flooring is the responsibility of the leaseholder. Flooring can be included in a home contents insurance policy. .

Q. Who covers the light fittings in my flat in the event of a fire or flood?

A. Buildings insurance.

Q. Who covers the cost of replacing wiring or pipework, in the event of a fire or flood?

A. Buildings insurance.

Q. Who covers the cost, if there is damage to property in my flat arising from a break-in?

A. Damage to a door or window, which are part of the flat's fixtures are covered by the Buildings insurance. Damage to contents are the owner's responsibility.

Q. If I attach shelving to the wall or install new built-in cupboards or wardrobes, do they become landlord's fixtures, or are they my responsibility to insure?

A. Simple shelving may not be covered as it can easily be removed on vacating the premises. Built in wardrobes can be deemed to be covered under the

Buildings Insurance. The items on the shelf or in the cupboard are your responsibility.

Q. We installed a false ceiling throughout our flat. Is it our responsibility to insure this, or is it covered by the landlord's Buildings Insurance policy?

A. This would be covered by the Building Insurance.

Q. We have secondary double glazing in our flat, installed with Landlord's permission. Is it our responsibility to insure this, or is this covered by the landlord's buildings insurance policy?

A. Secondary glazing would be covered under the Buildings Insurance. However, if you fit new double glazing, that requires not only landlord's permission but also a deed of variation, which will make ownership and insurance responsibility clear.

Q. We accidentally broke the bowl of our WC. Is that covered by the landlord's buildings insurance policy?

A. This would be covered. It would be for you to prove the cause was accidental damage rather than wear and tear, which would not be covered by insurance.

Q. We accidentally broke the glass in our window. Is that covered by the landlord's buildings insurance policy?

A. Yes. Accidental Damage is covered under the policy.

Q. some insurance companies ask policy holders to confirm that all windows are fitted with window locks. It isn't possible or desirable to fit window locks to the windows in most Barbican flats. How can we satisfy insurers when they ask for window locks.

A. The majority of Barbican windows have a "*jacking handle with a locking mechanism*".

Q. Can I obtain a copy of the landlord's buildings insurance policy wording or a summary of the cover provided.

A. Yes, this is available on the website. From the home page click *Services*, then *Housing*, then *Barbican Estate*, then *Resident Information* then *Buildings Insurance*. Alternatively, you can follow this link:

<http://www.cityoflondon.gov.uk/services/housing-and-council-tax/barbican-estate/resident-information/Pages/Buildings-insurance.aspx>

Q. I am having difficulty understanding what elements are covered by the Landlord's policy when I am trying to arrange my own insurance cover. Who should I contact to seek clarification?

A. In the first instance, please contact your House Officer. If need be, we can pass you on to the relevant specialists within City of London's Insurance Team.