ZURICH Municipal

Fire Claims Experience

Class: Material Damage and Business Interruption

Name of Insured	Hackney London Borough Council
Renewal Date	1st April 2023
Long Term Agreement Expiry Date	31st March 2023
Date to which experience completed:	1st August 2022
Last 5 years' claims - 100% figure including adjusters fees but net of deductible or excess, if any	

Policy Year	Claims		Total Claims		Deductible/Excess Applicable £
	Paid Amount £	Outstanding Amount £	Number	Amount £	
2018/2019	16,589	0	2	16,589	See below
2019/2020	0	0	0	0	
2020/2021	0	0	1	0	
2021/2022	0	0	0	0	
2022/2023	0	18,610	3	18,610	
Total	16,589	18,610	6	35,199	
Any significant changes in cover during period			No		
Individual losses over £100,000 during the last five years			No		

Item Description:
Housing Properties
Insured Perils:
Fire, Lightning, Explosion, Aircraft, Riot, Civil Commotion, Malicious Persons, Earthquake, Subterranean Fire, Spontaneous Fermentation, Storm, Flood, Escape of Water, Impact (including Own Vehicles) , Sprinkler Leakage, Theft, Aerial Breakage, Accidental Breakage of Fixed Glass and Fixed Sanitaryware, Accidental Damage to Supply Pipes and Cables, Falling Trees, Leakage of Oil.

Deductible
£250,000 deductible per Event and £1,000,000 Aggregate with £250 Non-Ranking Excess applies in respect of Fire, Lightning, Explosion, Aircraft.

£250,000 deductible per Event applies in respect of Earthquake.

£2,000,000 deductible per Event applies in respect of Riot, Civil Commotion, Malicious Persons, Subterranean Fire, Spontaneous Fermentation, Storm, Flood, Escape of Water, Impact (including Own Vehicles), Sprinkler Leakage, Theft, Aerial Breakage, Accidental Breakage of Fixed Glass and Fixed Sanitaryware, Accidental Damage to Supply Pipes and Cables, Leakage of Oil.

General Properties (excluding Haggerston Baths), Education Properties, Education Properties comprising Voluntary Aided Schools
Insured Perils:
Fire, Lightning, Explosion, Aircraft, Riot and Civil Commotion, Malicious Persons, Earthquake, Storm, Flood, Escape of Water, Impact (including Own Vehicles), Sprinkler Leakage, Breakage or Collapse of aerials, Accidental Breakage of Glass or Sanitaryware, Leakage of Oil.

Deductible
£250,000 deductible per Event and £1,000,000 Aggregate with £250 Non-Ranking Excess applies in respect of Fire, Lightning, Explosion, Aircraft.

£250,000 deductible per Event applies in respect of Earthquake.

£2,000,000 deductible per Event applies in respect of Riot and Civil Commotion, Malicious Persons Storm, Flood, Escape of Water, Impact (including Own Vehicles), Sprinkler Leakage, Breakage or Collapse of aerials, Accidental Breakage of Glass or Sanitaryware, Leakage of Oil.

General properties - Haggerston Baths
Insured Perils:
Fire, Lightning, Explosion

Deductible
£250,000 deductible per Event and £1,000,000 Aggregate with £250 Non-Ranking Excess applies in respect of Fire, Lightning, Explosion

Education Properties comprising sprinklered schools
Insured Perils:
Fire, Lightning, Explosion, Aircraft, Riot and Civil Commotion, Malicious Persons, Earthquake, Storm, Flood, Escape of Water, Impact (including Own Vehicles), Sprinkler Leakage, Breakage or Collapse of aerials, Accidental Breakage of Glass or Sanitaryware, Leakage of Oil.

Deductible
Nil
Fire, Lightning, Explosion, Aircraft.

£250,000 deductible per Event applies in respect of Earthquake.

£2,000,000 deductible per Event applies in respect of Riot and Civil Commotion, Malicious Persons Storm, Flood, Escape of Water, Impact (including Own Vehicles), Sprinkler Leakage, Breakage or Collapse of aerials, Accidental Breakage of Glass or Sanitaryware, Leakage of Oil.

Tiger Way (known as "The Otto"), Downs Road, London, E5 8DE (Housing) and The Makers (known as "Nile Street"), 1 Jasper Walk, London, N1 7GZ (Housing)

Insured Perils:
Fire, Lightning, Explosion, Aircraft, Riot, Civil Commotion, Earthquake, Subterranean Fire, Spontaneous Fermentation, Storm, Escape of Water, Impact (including Own Vehicles) Sprinkler Leakage, Theft, Aerial Breakage, Accidental Breakage of Fixed Glass and Fixed Sanitaryware, Accidental Damage to Supply Pipes and Cables, Falling Trees, Leakage of Oil, Subsidence, Ground Heave, Landslip, All Other Damage

Deductible
£250 per Property - Fire, Lightning, Explosion, Aircraft, Riot, Civil Commotion, Earthquake, Subterranean Fire, Spontaneous Fermentation, Storm, Escape of Water, Impact (including Own Vehicles) Sprinkler Leakage, Theft, Aerial Breakage, Accidental Breakage of Fixed Glass and Fixed Sanitaryware, Accidental Damage to Supply Pipes and Cables, Falling Trees, Leakage of Oil, Subsidence, Ground Heave, Landslip, All Other Damage

£1,000 per Property - Subsidence, Ground Heave, Landslip.

Date: 11/10/22

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