

Trudy Haggard
York Housing Association
York Housing Association
2 Alpha Court
Monk Cross Drive
Huntington
YO32 9WN

Your reference Claims Experience
Our reference RB/IND
Date 04/08/16

Dear Trudy,

RE: Claims Experience
Policy Number: JHA-22S375-0013

Further to your recent request, please find enclosed a copy of the claims experience.

If we can be of further assistance, please do not hesitate to contact us.

Yours sincerely



Emma Rowell
Underwriting Services

Zurich Municipal
Zurich House
2 Gladiator Way
Farnborough
Hampshire
GU14 6GB

Telephone 0870 2418050

Direct Phone : 1252 387522

Direct Fax: 01252 375893

E-mail: emma.rowell@uk.zurich.com

Communications will be monitored regularly to improve our service and for security and regulatory purposes

Zurich Municipal is a trading name of Zurich Insurance plc

A public limited company incorporated in Ireland Registration No. 13460 Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK branch registered in England and Wales Registration No. BR7985

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ

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FIRE CLAIMS EXPERIENCE

CLASS: Material Damage

Name of Insured: York Housing Association

Renewal Date: 30th November 2016

LTA Expiry Date: 29th November 2016

Date to which experience completed: 27th July 2016

Last five 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 £	No.	AMOUNT £	
2011/2012	29,897	0	6	29,897	See Below
2012/2013	18,797	0	4	18,797	
2013/2014	1,664	0	4	1,664	
2014/2015	42,918	0	7	42,918	
2015/2016	0	0	0	0	
Total	93,276	0	21	93,276	

Any significant changes in cover during period – No
Details of individual losses over £100,000 – N/A

Housing Properties

Insured Perils

Fire, Lightning, Explosion, Aircraft, Riot & Civil Commotion, Malicious Persons, Earthquake, Subterranean Fire, Storm, Flood, Escape of Water, Impact, Audio or visual communication, Fixed Glass and Sanitary ware, Accidental Damage to Supply Pipes And Cables, Falling Trees or Branches, Leakage of Oil, Theft, Subsidence, Ground Heave and Landslip, All other Damage

Excess

£1,000

Subsidence, Ground Heave and Landslip

£250

Fire, Lightning, Explosion, Aircraft, Riot & Civil Commotion, Malicious Persons, Earthquake, Subterranean Fire, Storm, Flood, Escape of Water, Impact, Audio or visual communication, Fixed Glass and Sanitary ware, Accidental Damage to Supply Pipes And Cables, Falling Trees or Branches, Leakage of Oil, Theft, All other Damage

Housing Contents, General Properties, General Contents, Housing Properties - leasehold

Insured Perils

Fire, Lightning, Explosion, Aircraft, Riot & Civil Commotion, Malicious Persons, Earthquake, Subterranean Fire, Storm, Flood, Escape of Water, Impact, Audio or visual communication, Fixed Glass and Sanitary ware, Accidental Damage to Supply Pipes And Cables, Falling Trees or Branches, Leakage of Oil, Theft, Subsidence, Ground Heave And Landslip, All other Damage

Excess

£1,000

Subsidence, Ground Heave and Landslip

£250

Fire, Lightning, Explosion, Aircraft, Riot & Civil Commotion, Malicious Persons, Earthquake, Subterranean Fire, Storm, Flood, Escape of Water, Impact, Audio or visual communication, Fixed Glass and Sanitary ware, Accidental Damage to Supply Pipes And Cables, Falling Trees or Branches, Leakage of Oil, Theft

£100

All other Damage



Signature..... *M. Han* Ref. *rw* Date..... *9/8/16*

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MOTOR FLEET CLAIMS EXPERIENCE

Name of Insured: York Housing Association

Address: York Housing Association, 2 Alpha Court, Monk Cross Drive, Huntington, YO32 9WN

Policy: **General Vehicles** Renewal Date: 30th November 2016 Branch: **Farnborough**

Total position as at 27th July 2016

Period of Insurance	Cover & Excess	Vehicle Years	No. of Claims	Own Damage	Third Party	Total
From: 30/11/2011 To: 29/11/2012	Comprehensive £150 ADFT & WS	1.5	0 Paid 0/S	0 0	0 0	0 0
From: 30/11/2012 To: 29/11/2013	Comprehensive £150 ADFT & WS	2	0 Paid 0/S	0 0	0 0	0 0
From: 30/11/2013 To: 29/11/2014	Comprehensive £150 ADFT & WS	2	0 Paid 0/S	0 0	0 0	0 0
From: 30/11/2014 To: 27/07/2016	Comprehensive £150 ADFT & WS	1.5	0 Paid 0/S	0 0	0 0	0 0

* Date of last claim report: N/A

This Policy is subject to a Long Term Agreement which expires on:

29th November 2016

Signed: 

Date: 1st August 2016

Has the Insured been reported to MIIC for non-compliance with the Motor Vehicles (Compulsory Insurance) (Information Centre and Compensation Body) Regulations 2003? Yes No

The number of notifiable** vehicles (including trade plates) which are currently recorded as "on cover"*** under the policy is

NOTES:
 ** - notifiable under the regulations referred to above
 *** - the fact that a vehicle has been recorded does not mean that it is legally covered under the policy. Please refer to the policy wording
 The experience shown is that of Zurich Municipal only with whom contact may be made if clarification is necessary.
 If during any period the business has not been held by Zurich Municipal the name of the Insurer (if known) has been shown.

CLAIMS EXPERIENCE

Insured : York Housing Association

Renewal Date : 30th November 2016

Date to which experience completed : 27th July 2016

LTA Expiry Date : 29th November 2016

NOTE : These figures do not include any allowance for claims incurred but not reported.

All classes below do not include any own handled claims by the authority

The experience is gross of the excess and includes claims settled at nil.

Class	Period		Number	Amount	
	From	To		Paid	Outstanding
We can confirm there have been no claims reported to date for the period of 30/11/11 to 27/07/16 for the following:					
Works in Progress					
Additional Expenses					
All Risks					
Money					
Computer					
Public Liability					
Libel & Slander					
Professional Negligence					
Personal Accident					

Signature 

Ref *mw*

Date *9/8/16*

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Employers' Liability Claims Experience

Name of Insured: York Housing Association

Renewal Date: 30th November 2016

Date of last accident: N/A

Date to which experience compiled: 27th July 2016

Policy Year	Wages & Salaries £	Settled Claims (see notes 1& 3)		Outstanding Claims (see notes 2&3)	
		Number	Amount £	Number	Amount £
2011/2012	975,000	0	0	0	0
2012/2013	1,100,000	0	0	0	0
2013/2014	1,132,875	0	0	0	0
2014/2015	1,234,000	0	0	0	0
2015/2016	1,243,980	0	0	0	0

Notes:

- Claims terminated 'nil payment' are included.
- Estimates are included only for accidents or diseases where a reserve has been created, and represent the actual amounts reserved in the Insurer's books.
- Payments on account, payments into Court, etc., are included under Settled claims, the number being included in the number of outstanding claims.
- Are you aware of any history of industrial disease claims or any potential for such claims? No
- Within the experience shown above, please indicate below the numbers of claims from each of the following causes:-

1. Deafness		6. Repetitive strain injury	
2. Asbestos related disease		7. Dermatitis/skin disease	
3. Occupational asthma		8. Cancer	
4. Other lung diseases		9. Stress	
5. Vibration White Finger		10. Other - please specify	

Any other diseases (please indicate the numbers and the gradually operating cause below).

Please provide full details of any claims from the above diseases received in the past 12 months which are not contained in the above policy years.

- If Zurich has provided insurance for less than three years the names of any known previous insurers are shown.
- Historical claims figures are shown overleaf. No

Signature: *M. Khan* Date: *9/8/16*

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ITEM SPECIFICATION



CUSTOMER York Housing Association

POLICY NUMBER JHA22S3750013000

RENEWAL DATE 30 November 2016

EXCESS Pressure Plant N/A Electrical/Misc N/A
Lifts/Lifting N/A Power Presses N/A

B0001		YORK ARC LIGHT LTD UNION TERRACE		
<i>Item Description</i>	<i>Quantity</i>	<i>Frequency</i>	<i>Cover</i>	
hot water boilers all	2	12		
hot water calorifiers / cylinders all	2	12		
Pressurisation Unit	6	12		
B0002		51 BISMARCK STREET YORK		
<i>Item Description</i>	<i>Quantity</i>	<i>Frequency</i>	<i>Cover</i>	
Pressurisation Unit	2	12		
hot water boilers all	2	12		
B0003		27/28 ST MARY'S BOOTHAM		
<i>Item Description</i>	<i>Quantity</i>	<i>Frequency</i>	<i>Cover</i>	
hot water boilers all	1	12		
hot water boilers & 1 calorifier / cylinder all	1	12		
B0004		1/3 ARBOR CLOSE HUNTINGTON		
<i>Item Description</i>	<i>Quantity</i>	<i>Frequency</i>	<i>Cover</i>	
hot water boilers all	6	12		
Pressurisation Unit	2	12		
B0005		2A LANDSDOWN ROAD GOOLE		
<i>Item Description</i>	<i>Quantity</i>	<i>Frequency</i>	<i>Cover</i>	
hot water boilers all	1	12		
hw calorifiers/cyl all	1	12		
Pressurisation Unit	1	12		
B0006		34 MAPLE AVENUE BISHOPTHORPE		
<i>Item Description</i>	<i>Quantity</i>	<i>Frequency</i>	<i>Cover</i>	
Pressurisation Unit	2	12		
hot water boilers all	2	12		
B0007		24 NORTH ROAD RIPON		
<i>Item Description</i>	<i>Quantity</i>	<i>Frequency</i>	<i>Cover</i>	
non-steam vessels all	1	12		
hot water boilers all	1	12		
B0008		AUDEN HOUSE ST ANN'S COURT		
<i>Item Description</i>	<i>Quantity</i>	<i>Frequency</i>	<i>Cover</i>	
hot water boilers & 2 calorifiers / cylinders all	1	12		
non-steam vessels all	1	26		
Pressurisation Unit	3	12		
Pressurisation Unit	1	26		
hot water boilers & 1 calorifier / cylinder all	1	12		
B0009		89/91 SCARCROFT ROAD YORK		
<i>Item Description</i>	<i>Quantity</i>	<i>Frequency</i>	<i>Cover</i>	
hot water boilers all	1	12		
hot water boilers & 1 calorifier / cylinder all	1	12		
L0001		2 ALPHA COURT MONKS CROSS DRIVE		
<i>Item Description</i>	<i>Quantity</i>	<i>Frequency</i>	<i>Cover</i>	
electric/hydraulic passenger goods lift 2/3 floors	1	6		

L0002		YORK ARC LIGHT LTD UNION TERRACE		
<i>Item Description</i>	<i>Quantity</i>	<i>Frequency</i>	<i>Cover</i>	
runways 20 ft	2	12		
electric/hydraulic passenger goods lift 2/3 floors	1	6		
L0003		MCHUGH COURT HESLINGTON		
<i>Item Description</i>	<i>Quantity</i>	<i>Frequency</i>	<i>Cover</i>	
miscellaneous play equipment all	1	12		
climbing frames all	1	12		
rocking equipment all	1	12		
L0004		FIELDSIDE PLACE YORK		
<i>Item Description</i>	<i>Quantity</i>	<i>Frequency</i>	<i>Cover</i>	
climbing frames all	1	12		
miscellaneous play equipment all	3	12		
L0005		POPPLETON GATE HOUSE MILLGATES		
<i>Item Description</i>	<i>Quantity</i>	<i>Frequency</i>	<i>Cover</i>	
rocking equipment all	1	12		
miscellaneous play equipment all	4	12		
L0006		TUKE HOUSE CROMWELL ROAD		
<i>Item Description</i>	<i>Quantity</i>	<i>Frequency</i>	<i>Cover</i>	
electric/hydraulic passenger/goods lift 4 floors	1	6		
L0007		AUDEN HOUSE ST ANN'S COURT		
<i>Item Description</i>	<i>Quantity</i>	<i>Frequency</i>	<i>Cover</i>	
Beds/Chairs	4	6		
misc tackle all	1	6		
runways 300 ft	1	12		
patient hoist - non domestic all	3	6		
electric/hydraulic passenger/goods lift 4 floors	1	6		

MW
4/8/16

INSPECTION SUMMARY

POLICY NO	<i>JHA22S3750013000</i>
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Pressure Plant

<i>Ratebook id</i>	<i>Description</i>	<i>Qty</i>	<i>UV</i>	<i>Freq</i>
2009A	hw calorifiers/cyl all	2	0.33	12
2101	non-steam vessels all	9	2	12
2101	non-steam vessels all	3	2	26
2101N	Pressurisation Unit	1	1.5	26
2101N	Pressurisation Unit	12	1.5	14
2101N	Pressurisation Unit	10	1.5	12
2246	hot water boilers all	32	1.4	12
2247	hot water boilers & 1 calorifier / cylinder all	6	1.73	12
2248	hot water boilers & 2 calorifiers / cylinders all	2	2.06	12
2256	hot water calorifiers / cylinders all	4	0.33	12

Lifts/Lifting Plant

Ratebook id	Description	Qty	UV	Freq
1409	misc tackle all	2	0.4	6
1410A	runways 20 ft	4	0.5	12
1410D	runways 300 ft	2	1.25	12
1456B	climbing frames all	4	0.5	12
1456C	rocking equipment all	4	0.5	12
1456D	miscellaneous play equipment all	16	0.5	12
1470	patient hoist - non domestic all	6	4	6
1477A	electric/hydraulic passenger goods lift 2/3 floors	4	9.6	6
1477B	electric/hydraulic passenger/goods lift 4 floors	4	10.4	6
1485	Beds/Chairs	8	4	6

