Library Title:

Insurance Claims

File Name:

PL 0006

Date Of Claim:

28 11 2002

Claimant:

Mr A Cole



Ms S Nichols
Hevebury Housing Partnership
St Frances House
The Anderson centre
Olding Road
Suffolk, IP33 3TA

RECEIVED our Ref sen/p1/0006

2 0 MAR 2003 | el Ext 3861

Dete 17 Merch 2003

Dear Madam

Zurich Municipal

Claimant

Mr A Cole

Farnborough Claims Unit PO Box 107 Farnborough GU14 0XG

We refer to previous correspondence

We have repudiated the claim as the damage caused was due to the extreme weather conditions prevailing at the time. We have informed the claimant of our decision

Phone 01252 522000 nttp://www.zurichmunicipal.com

To avoid delay, please quote our full reference (22/03/21/00564/Z) when writing

Direct Phone
Direct Fax 01252 370237

Yours faithfully,



Zurich Muninpal is a member of the Gerieral Insurance Standards Council and the Financial Ombudsman Service Louise Shipman Claims Department

Zunkh Municipal is a trading name of Zunch Insurance Company a limited company incorporated in Switzerland

Registered in the canton of Zurich no 3 749 620 01 E UK branch registered in England on BR105

UK registered office

UK registered office

Vurich House Stanhope Road

Portsmouth Hampshire PO1 1DU

सु स्ट्राट (708052A07) १० १



The Havebury Housing Partnership St Frances House, The Anderson Centre, Olding Road, Bury St Edmunds, Suffolk, IP33 3TA

Telephone 01284 763302 Fax 01284 829116 email office@havebury.com

Fax to Ms Louise Shipman	Fax number 01252-370-237
From Sarah Nichols	Direct line 01284-778437
Re PL Claim	c c
No of pages (inc this cover page)	Date 07/03/03

Your ref. 22/03/21/00564 Our ref. SEN/PL/0006

Claimant Mr A Cole, 26 Ridley Road (garage)

Thank you for your letter dated the 27th February 2003 Here follows answers to questions asked in that letter

- 1) & 2) Please see attached maintenance/repair records for 26 Ridley Road (garage)
- 4) Please find attached works ticket for work carried out on this garage. Work was complete by 14/01/03

If you require further information on the above please don't hesitate to contact me on the above number. I am however on holiday next week, so won't be back in the office until Monday 17th March. In the meantime, if you have any other queries concerning the repairs or history of this property you can contact Tony Nunn who is the Maintenance Services Manager on telephone number 01284-777464

Kind regards,

Sarah Nichols

Assistant Accountant



Ms S Nichols
Havebury Housing Partnership
St Francis House
The Anderson Centre
Olding Road
Suffolk, IP33 3TA

Your Ref 500/96/0006
Our Ref 22/03/21/00564/Z
Tel Ext 3861
Date 27 February 2003

Dear Madam,

Claimant

Mr A Cole

Thank you for reporting this incident

Zurich Municipal

Farnborough Claims Unit PO Box 107 Farnborough GU14 0XG inank you for reporting this incluent

We have acknowledged our interest to the claimant and are investigating the claim.

To enable us to consider this claim further, please;

- (1) forward to us the maintenance/repair records for this property
- Phone 01252 522000 nttp://www.zurichmunicipal.com
 - Direct Phone
 Direct Fax 01252 370237
- (2) let us have copies of any technical reports prepared by your staff on the problems at this property
- (3) confirm if you received any complaints concerning the condition of the property. If so, may we have full details
- (4) advise, following notification of the incident, what actions / repairs were undertaken when & by whom

To avoid delay, please quote our full reference (22/03/21/00564/Z) when writing

Zurich Municipal is a member of the General Insurance Standards Council and the Financial Ombudsman Service

We await hearing from you

Zurich Municipal is a trading name of Zurich Insurance Company a limited company incorporated in Switzerland Yours faithfully,

Registered in the canton of Zurich in 3 /49 670 01 Will branch registered in England on BR105

Louise Shipman Claims Department

UK registered office
Curisch House Starshope Road
Portsmouth Hampshire PO1 1DU

:mbikd

**************************************	E SERVICES JOB TI	CKET ***	****	****	****	****	***
Depot WESTERN WAY DEPOT HOME MAINTENANCE SERVICES				der N L O	lo Ref		11120 3115
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Trades	sman's Name	;		Tenant's Si	gnature							
Date 1	To Tradesma	ın /	/	Date Comple	ted	/ /						
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HAVEBURY HCUSING (LIVE on burytu) 07-mar-2003 09 R EPRM Property Repair Summary L_BYSKELL Screen 1 of 1 PROPERTY TENANT

21924 . 0635010013026 GAR 26 PostCode XX99 9XX

NORTH R

RIDLEY_ROAD SHELTERED/GARAGES NO MR A G COLE G

BURY ST EDMUNDS J BARKER G

Corr Addr GAR 26 RIDLEY ROAD, BURY ST EDMUNDS, SUFFOLK,

			Ro	ow 1	of 3	3
Reference	Description	Date Raised	Reqd/Cmpltd	Sts	Pri	Cont
J720331	UNINSPECTED CARPENTRY WOR	13-feb-2003	20-feb-2003	ISS	3	1
J708608	UNINSPECTED CARPENTRY WOR	07-oct-2002	10-oct-2002	PD	3	1
J593982	RENEW HASP STAPLE AND PAD	26-feb-2001	26-feb-2001	PD	1	1

Create(F12) Amend(F10) Enquiry(Alt/F8) Select(F11) >

01252-370-237



Ms S Nichols
Havebury Housing Partnership
St Francis House
The Anderson Centre
Olding Road
Suffolk, IP33 3TA

Your Ref 3€ ~ / / 12 / 300 / 6 Our Ref 22/03/21/00564/Z Tel Ext 3861 Date 27 February 2003

Dear Madem,

Claimant

Mr A Cole

Thank you for reporting this incident

Zurich Municipal

Farnborough Claims Unit PO Box 107 Farnborough GU14 OXG We have acknowledged our interest to the claimant and are

investigating the claim

To enable us to consider this claim further, please;

- (1) forward to us the maintenance/repair records for this property
- Phone 01252 522000 http://www.zurichmunicipal.com
 - Direct Phone
 Direct Fax 01252 370237
- (2) let us have copies of any technical reports prepared by your staff on the problems at this property
- (3) confirm if you received any complaints concerning the condition of the property. If so, may we have full details
- (4) advise, following notification of the incident, what actions / repairs were undertaken when & by whom

To avoid delay, please quote our full reference (22/03/21/00564/Z) when writing

Aurich Municipal is a member of the General Insurance Standards Council and the Financial Ombudsman Service

We await hearing from you

Zurich Municipal is a trading name of Zurich Insurance Company a Irnited company incorporated in Switzerland

Registered in the canton of Zurich
inc 3 749 620 01

JK registered office

UK registered office

Lurah House Stanhope Road

Sootsmouth Hampshire POT 100

zmbrkd

no BR105

Yours faithfully,

13

Louise Shipman Claims Department



NOTICE OF ACCIDENT - PUBLIC LIABILITY (HOUSING)

PLEASE ANSWER	EVERT QUE	STION.	PLI	EASE R	EPLY TO.				
Policy Number	JHA-22S149	-0 013				Claım	Number		
Department concerns	ed (Code and I	Description)	нои	Hou	sing (inc main))			
INSURED						•			
Name Havebury I	Housing Partne	ership		·					<u> </u>
Address St Franc	es House, The	Anderson Ce	entre, O	Iding Roa	d, Bury St Edr	nunds, S	Suffolk		·
							Post	code	IP33 3TA
Telephone Number	01284 76323	13			Your Refere	ence	SEN/PI	L/0006	
PARTICULARS OF	ACCIDENT								
Date			·		Time				
House Number	26	_ · · · · · · · · · · · · · · · · · · ·							
Street Name	Ridley	Road (Garag	es)						
Town	Bury S	St Edmunds		. <u> </u>					<u>.</u>
City						_			
County	Suffoll	(
Post Code							_		
Nature of loss (Code	and Descriptio	n)		Z01 P	roperty Damag	ge only			
What caused the inju	ry/loss? (Code	and Description	ion)	Z56 O	ther				
Occupation (Code an	d Description)				_ 				
Employment Status (Code and Des	enption)							
Explain Fully how the									
The roof fell off their of	jaraye anu cai	iseu damage	io trieir	Gai IIIIs	was causeu i	oy storm	r dam age		
Give details of any co	entractore invol	wed including	addros						
Ore details of any co	aowia iliaoi	-cu, moidung							
Nature of contractors	involvement								
Details of contractors	'insurers								

Claim Number

CLAIMANT (Injured person or owner of property damaged)

Claimant	Referen	ce										
Title	Мг	Initial	A	5	Surnar	me	Cole	<u>.</u>				
Age (if kn	own)			 		NI Number						
Address												
House Nu	ımber	-			7			_				
Street Na	me				Sha	dwell Walk		-				
Town					Bury	St Edmunds						
City												
County						olk						
PostCode	,				IP33	3 3 HU						
Occupation	n					_						
	Details of hospital, if admitted Has Claimant any personal insurance to cover damage? If so, give name, address and policy number of insurers											
Has a clai	m been	made, ora	ally o	r in writ	ing?	Writing			Please attach all correspondence			
Date Ceas	sed Wor	 k										
Date Resu												
Date Left												
Solicitors												
Solicitors												
Solicitors	Street N	ame										
Solicitors	Town				_							
Solicitors City						1						
Solicitors						ļ						
Solicitors	Postcod	e				<u> </u>	···-					
Solicitor R	tef					<u> </u>			<u></u>			

INJURIES/DAMAGE

IIIOOKIEGDAIIAGE			
Give full details of personal injuries or damage to third party property			
If Personal Injury state injury (Code and Description)	Z99	Not Applicable	
If Property Damage state Damage (Code and Description)	Z01	Vehicle/Motorcycle	
If Property Damage state Type of Premises (Code and Description)	Z27	Depot/Workshop/Gge	
If Property Damage state Location (Code and Description)	Z07	Other Road	

Tŀ	1E	PR	EC/	UΑ	TIC	DNS
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When was area/property last inspected prior to accident/incident?
If so, by whom?
What was the condition then?
Were any complaint received between this last inspection and date of accident/incident?

If so, when and from whom?
To whom were they and a rad in what to read?
To whom were they made and in what terms?
·
What action was taken by you in response, and when?
Is there a permanent record of inspections and complaints?
If so, does it show the above information?
Please attach any relevant records
· · · · · · · · · · · · · · · · · · ·
EVIDENCE
If claim relates to damaged property, has this been seen by one of your employees?
If so, does he/she confirm claimant's assessment of the damage?
Name of witness
Address of witness

I declare that all answers are true and correct								
Signature	Sarah Nichols	Date	18/02/2003					
Designation	Assistant Accountant		-					

Additional Information	

ZURICH MUNICIPAL IS A TRADING NAME OF ZURICH INSURANCE COMPANY A LIMITED COMPANY INCORPORATED IN SWITZERLAND
REGISTERED IN THE CANTON OF ZURICH NO 3 749 620 01 UK BRANCH REGISTERED IN ENGLAND NO BR105
A MEMBER OF THE ASSOCIATION OF BRITISH INSURERS
UK HEAD OFFICE ZURICH HOUSE, STANHOPE ROAD, PORTSMOUTH, HAMPSHIRE PO1 1DU



REGULATION ZURICH

Ms S Nichols Havebury Housing Partnership St Francis House The Anderson Centre Olding Road Suffolk, IP33 3TA

Your Ref SEN/PL/0006 Our Ref 22/03/21/00564/Z Tel Ext 3861 Date 27 February 2003

HAVE PASSED TO TONY NUNN

ON 04/03/03 FOR HIS

RESPONSE

Dear Madam,

Claimant

Mr A Cole

Thank you for reporting this incident

Zurich Municipal

We have acknowledged our interest to the claimant and are investigating the claim

Farnborough Claims Unit PO Box 107 Farnborough **GU14 0XG**

To enable us to consider this claim further, please,

(1) forward to us the maintenance/repair records for this property

Phone 01252 522000 http://www.zurichmunicipal.com

(2) let us have copies of any technical reports prepared by your staff on the problems at this property

Direct Phone Direct Fax 01252 370237

- (3) confirm if you received any complaints concerning the condition of the property If so, may we have full details
- (4) advise, following notification of the incident, what actions / repairs were undertaken when & by whom

To avoid delay, please quote our full reference (22/03/21/00564/Z) when writing

Zurich Muniopal is a member of the General Insurance Standards Council and the Financial Ombudsman Service

We await hearing from you

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Yours faithfully,

a limited company incorporated in Switterland Registered in the canton of Zurich

Louise Shipman

no 3 749 620 01 Uk branch registered in England no BR105

Uk registered office

Claims Department

Zuis h House Stanhope Road SPortsmouth Hampshile PO1 1DU

sumpris G

E-MAILED 8= 18/02/03



NOTICE OF ACCIDENT - PUBLIC LIABILITY (HOUSING)

PLEASE ANSWER	EVERY Q	UESTION.	PLE	EASE R	EPLY TO				
Policy Number	JHA-22S	149-0013				Claım	Number		
Department concern	ed (Code a	nd Description)	HOU	Hou	using (inc main)	<u> </u>		
NSURED									
Name Havebury	Housing Pa	rtnership							
Address St Franc	es House,	The Anderson Ce	entre, Ol	ding Roa	ad, Bury St Ed	munds, S	Suffolk		
-							Post c	ode	IP33 3TA
Telephone Number	01284 76	 3233			Your Refere	ence	SEN/PL	/0006	
	<u> </u>				.1				
PARTICULARS OF	ACCIDEN	<u> </u>			1				
Date			_		Time				
House Number	26								
Street Name		lley Road (Garag	jes)						
Town	Bui	ry St Edmunds							
City	S. d		 					<u> </u>	
County Post Code	Sui	ffolk —			·				
	and Dagge	-tion!		701 0			-		
Nature of loss (Code					roperty Damag	ge only			·
What caused the inju	<u> </u>		ion)	Z56 C	Other				
Occupation (Code ar Employment Status (· · · · · · · · · · · · · · · · · · ·							
Explain Fully how the								-	
The roof fell off their			to their	car Thi	s was caused	by storm	damage		
Give details of any co	ontractors in	volved, including	g addres	s					
		_ 			<u> </u>				
Nature of contractors	involvemer	nt							
Details of contractors	' insurers								

CLAIMANT (Injured person or owner of property damaged)

Claimant Reference							
Title Mr Initial A	Sumame	Cole					
Age (if known)	NI Number						
Address	•	•					
House Number	7						
Street Name	Shadweli Walk	adweli Walk					
Town	Bury St Edmun	St Edmunds					
City							
County	Suffolk						
PostCode	IP33 3HU						
Occupation			-				
Details of hospital, if admitted	Details of hospital, if admitted						
Has Claimant any personal insurance to cover damage? If so, give name, address and policy number of insurers							
Has a claim been made, orally or in wr	nting? Writing		Please attach all correspondence				
Date Ceased Work							
Date Resumed Work							
Date Left Work							
Solicitors Name	<u> </u>						
Solicitors House Number							
Solicitors Street Name							
Solicitors Town							
Solicitors City							
Solicitors County							
Solicitors Postcode							
Solicitor Ref	1		1				

INJURIES/DAMAGE

Give full details of personal injuries or damage to third party property		
If Personal Injury state injury (Code and Description)	Z99	Not Applicable
If Property Damage state Damage (Code and Description)	Z01	Vehicle/Motorcycle
If Property Damage state Type of Premises (Code and Description)	Z27	Depot/Workshop/Gge
If Property Damage state Location (Code and Description)	Z07	Other Road

THE PRECAUTIONS	
When was area/property last inspected prior to accident/incident?	
If so, by whom?	
What was the condition then?	
Were any complaint received between this last inspection and date of accident/incident?	
If so, when and from whom?	
To whom were they made and in what terms?	
	_
What action was taken by you in response, and when?	
	
Is there a permanent record of inspections and complaints?	
If so, does it show the above information?	
Please attach any relevant records	
If claim relates to damaged property, has this been seen by one of your employees? Y	
If claim relates to damaged property, has this been seen by one of your employees? If so, does he/she confirm claimant s assessment of the damage?	_
Name of witness	
Address of witness	

٠.

I declare that	all answers are true and correct		_
Signature	Sarah Nichols	Date	18/02/2003
Designation	Assistant Accountant		
Additional Info	rmation		
, raginaria in inc	matton		

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UK HEAD OFFICE ZURICH HOUSE, STANHOPE ROAD, PORTSMOUTH, HAMPSHIRE PO1 1DU

Nichols, Sarah

From Nichols, Sarah

Sent 18 February 2003 17 15

To Zurich, Liability Claims (gbzurm12@ibmmail.com)

Subject Public Liability Claim - SEN/PL/0006 (18/02/03)

Please see the attached claim If you require further information please don't hesitate to contact me on the number below

Kind regards,

Sarah Nichols Assistant Accountant Havebury Housing Partnership Tel 01284 778437

INTER DEPARTMENTAL MEMORANDUM

To:

Assistant Accountant - Sarah Nicholls

From.

Neighbourhood Manager

My Ref.

LW/VS/3418

Your Ref:

1 1 FEB 2003

Date:

10 February 2003

Subject:

Mr Cole, 7 Shadwell Walk (Garage 26 Ridley Road)

Attached is Mr Cole's letter. I have answered his queries other than the item regarding damage to his car and I believe you are dealing with this

Many thanks

Louise Whitley

Neighbourhood Manager

Att



7 Shadwell Walk Bury St Edmunds Suffolk Ip333HU 01284704631

20 January 2003

Dear Sir/Madam

Your workmen recently repaired the roof and door of my garage - 26 Ridley Rd Garages. They screwed brackets onto the outside of the door [previously these had been on the inside] In your last letter you said that you would refund payment for lost weeks and that you would change our garage if we so wished. Because the garage seems less secure, for peace of mind and considering the fact that we have been broken into twice before we would like to change if this is still an option. I have also written to you about damage caused to my car by falling bricks when the roof was damaged but have not had your answer, is there an ombudsman I can speak to if you disagree with my claim? I would appreciate an answer to all my quenes. Many thanks for your time.

Yours sincerely

A Cole

HAVEBURY HOUSING
RECEIVED
2 9 JAN 2003
REF 3418

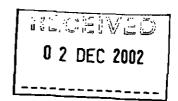
·	Me & MRS COLE
	26 RIDLET LOAD GARAGES
03/12/02	Spoke to Tony Dun concerning the above garage
	Spoke to Shelagh Green concerning the rest, and she
	assures me that a rest abjustment has been made on
	the account. The rest was stopped on the 27/11/02
	and will commence when the work has been completed
-	
<u> </u>	
·- · - · ·	

Sarah

MRS. M. COLE/MR A. COLE

7 Shadwell Walk Bury St Edmunds Suffolk Ip333HU 01284716247

28 November 2002



Dear Sır/Madam

I contacted your office at the time of the storms about a month ago about the garage roof, 26 Ridley Rd Garages, I also asked about damage to my car I was given a number to ring and the person at the end of the phone advised me to put it in writing and send to you

I thought I had done this, but on querying why I had not received a reply, was told I had sent to the wrong address So I begin again, I have been reassured that I will be reimbursed for the weeks without a garage (Please hurry, my car is out on the road and I dread leaving it there, there has been vandalism) and now I need to forward a claim for damages caused by falling masonry Please advise/ reply as soon as possible

yours truly Mr A Cole

(Ele

FAO Tony Nun, Please could you

Please could you have a look at the attacked letter from Zerich,

re 26 Ridley Road (garages) I have also enclosed a copy of the clan for your information

Please could you asswer the questions and return to nie ASAP

Mary thanks, Sarah



The Havebury Housing Partnership St Frances House The Anderson Centre Olding Road Bury St Edmunds Suffolk IP33 3TA

778437

SARAH NICHOLS ASSISTANT ACCOUNTANT

Direct line 01284

With compliments

File End

1984 - Havebury



END

Prepared by Resolution Bureau Services

FILE END