

## Insurance claims re damage to property

### Who Opens the Insurance Claim?

- **For damage to common parts (e.g., roof, communal pipes):** The **landlord or property management company** should open an insurance claim through the building's block insurance policy.
- **For damage within your flat:** If the water has entered your flat from a neighbouring one and caused damage, the **responsibility** lies with the **leaseholder of the flat above**. You will need to contact them and ask for their insurance details to open a claim.

If the responsible leaseholder is uncooperative or the source is unclear, you may need to open your own claim. In this case, your **building's insurance** (managed by the freeholder or landlord) may cover the damage to common areas, while personal contents and internal damage might require your own contents insurance.

### Assessing Responsibility

- **Landlord/Freeholder's Responsibility:** The landlord or freeholder typically handles claims for **common areas** and any damage to the structure of the building (e.g., external walls, roof, communal pipes).
- **Leaseholder's Responsibility:** You are generally responsible for your flat's **interior**, including plumbing and appliances. If your flat causes damage to another flat, you will need to open the claim under your own contents insurance.

### Taking Action – How to Open a Claim

- **Contact your insurer:** If you're responsible for the damage, contact your insurer to open a claim. Provide them with detailed information about the leak, including photographs and damage assessment.

- **Inform the responsible party:** If the damage is due to another flat's fault, inform the other leaseholder (or their insurer) and request their insurance details to open a claim.

### **What Happens Next?**

- **Assessment of Damage:** Insurance assessors will visit both flats to assess the damage and cause of the leak.
- **Repairs:** Once liability is determined, repairs will be organised. The insurer will cover the costs of repairing damage depending on the terms of the policy and who is responsible.

### **Top Tips for Leaseholders**

- **Know your insurance:** Ensure you have comprehensive contents insurance that covers damage caused by leaks.
- **Maintain good relationships:** Open and prompt communication with neighbouring flats can prevent delays in resolving leaks.
- **Keep records:** Always document leaks, damage, and communications with neighbours and insurers.