Communal Buildings Insurance 2017/18

In regards the excess residents should be aware of the excesses :  £500 all claims other than

* £1,500 is regards escape of water claims specifically relating to any incident involving any Telford Tornado Cooper Cylinder
* £1,000 Subsidence

***Leaseholder***

***Management Co***

***Estate Agent/Letting agents***

***Tenant***

Take photographs and log all details with the Estates Office.

As soon as a potential claim is identified, you should contact:

Estates Office on 0114 258 2612 or by e-mail at: estatesoffice@netheredgeliving.co.uk

**and**

Luke Threadgould (luke.threadgould@wdenis.co.uk) and his direct number is 0113-243-7222

To facilitate the smooth progression of your claim, you should prepare the following information and documentation:

* Detailed photographs
* Completed claim form (Available from the Estates Office once the damage has been inspected).
* Any original receipts or invoices together with guarantees
* Proof of freeholder’s consent where affected area is not as built
* Invoices for any emergency security, clearance or cleaning works
* Estimates for remedial work considered necessary
* If a third party is suspected of being responsible, provide full details to allow the insurers to consider a potential claim for recovery, together with any police reports.
* When you report the claim damage to the Estates Office allow them to access your property to inspect the damage and take photographs.

**If an incident involves a vehicle:** – If an incident involves a vehicle: e.g. damage to walls, gates, garage doors – then details of the third party and particulars of any witnesses should be recorded. This will allow the insurers to pursue their subrogation rights against the owner of the vehicle causing the damage.

**Theft or malicious damage:**

It is a policy condition that a report is promptly sent to the Police. If the claim involves the security of your property having been breached, the Police are likely to be able to assist by suggesting local glaziers to secure the property.

Contact your Estate Agents or Landlord as applicable.

Allow access to the property to enable the facilities team to take photographs.

**If a communal area or another resident is affected:**

Alert the Estate Office **immediately**: 0114 258 2612 during normal working hours (Mon-Fri 7am-9pm, Saturday-Sunday 8am-8pm).

Contact: outside of normal working hours.

Potential claims must be notified promptly as any delay may affect your claim. Other than work to make the property is secure and/or weathertight, no works should be commenced without authority from the insurers. You should take detailed photographs as soon as a potential issue is apparent.

Contact the Leaseholder.

Ensure photographs have been taken and log all details with the Estates Office.