



IMPORTANT INFORMATION INCLUDED

Tel: 0333 577 2044

Email: info@flatlivinginsurance.co.uk

Web: www.flatlivinginsurance.co.uk



PART OF \ **pibGroup**

How to Make a Claim with your Insurer

Reporting a claim

Please find below your insurers contact details you will need in the event of a claim, including bank holidays or out of hours.

Intact Insurance claims department:

0330 102 4100

intactinsuranceclaims@residentsline.co.uk

Supporting your claim

- **Photographs:**

Your insurer will always ask for photographs as this is the easiest way for them to understand the extent of the damage.

- **Crime Reference Number:**

If the claim is a result of theft, malicious damage or any other crime, you will need to contact the police first. The police will issue you with a crime reference number. You will need this number before you can proceed with a claim on your insurance.

- **Estimates:**

Your insurer can organise suppliers to carry out repairs and works where necessary, or if you prefer, you can ask a local contractor to provide an estimate. Wherever possible, we try to only ask for one estimate for the repair works. It is vital that any estimate contains as much information as possible about the works being done; remember to include the measurements of the rooms affected.



Settling your claim

Once your insurer has agreed an estimate, they can settle the claim. Your insurer can (with your consent) send you a cheque, made payable to your contractor. This way, you can hold on to the money until they have completed the works to your satisfaction. If you are using one of your insurers suppliers, then they will deal with the invoices directly.

There is an excess applicable to most claims. Whether you use a contractor of your own choice or use one of your insurer's suppliers, we will deduct the excess from the first payment we issue. It is your responsibility to make arrangements for payment of the excess to the contractor.

Your insurer will stay in touch with you throughout the claim, ensuring that it is reviewed regularly and concluded as soon as possible.

For any other claims, please visit page 7 for useful numbers.



Insurance Claims Required Information

Suffering a claim is always a distressing event. By providing the following information, you will help us to ensure your claims are handled as quickly as possible.

ESCAPE OF WATER



- Incident details, including notes of where water is coming from (e.g. fixed apparatus)
- Flats/rooms affected and sizes
- Estimate(s)
- Photograph(s)
- Contact details for all affected properties

THEFT/MALICIOUS DAMAGE



- Incident details, including how entry was gained and any emergency repairs undertaken
- Crime reference number/station and reporting officers
- List of items lost
- Estimate(s)
- Photograph(s)
- Contact details for all affected properties
- Dimensions of affected areas

IMPACT



- Incident details, including cause of impact
- If by vehicle, third-party insurer details
- Estimate(s)
- Photograph(s)

ACCIDENTAL DAMAGE



- Incident details, including which rooms affected and size (if applicable)
- Estimate(s)
- Photograph(s)

STORM



- Incident details, including date of loss and prevailing weather at the time
- If roof affected, age and type of roof
- Location (facing direction)
- Estimate(s)
- Photograph(s)

FIRE



- Incident details, including extent of damage
- Cause - if arson, crime reference number/station and reporting officer
- Estimate(s)
- Photograph(s)
- Contact details for all affected properties

Additional Products

At **Flat Living Insurance**, we want to make sure you and your property are protected no matter what. That's why we offer a range of additional products along side our "All Risks" Flats Insurance policy. From Lift Inspections and Machinery Breakdown to Terrorism cover and Legal Expenses we can help with it all, request a quote today.



Management Liability Insurance

Management Liability Insurance is an insurance policy which includes Directors and Officers Liability Insurance and Corporate Legal Liability Insurance in one policy.

Directors and Officers Liability Insurance provides protection for your Directors and Officers and Corporate Legal Liability Insurance protects your Company against the financial consequences of potential claims made against them. Premiums start from only £95.

Terrorism Insurance

Terrorism Insurance is not mandatory for every block of flats. However, it all comes down to your lease and good sense. When deciding whether to take out a Terrorism Insurance policy, you should always check your lease to see whether it is a requirement and with the flat owners as it may be a requirement of their mortgage conditions.



Home Emergency Insurance

At Flat Living Insurance, we understand that finding a reputable contractor at short notice can be expensive and time consuming. So, if you have an unexpected home emergency, such as a burst pipe or boiler breakdown, you'll want to put things right as quickly as possible to protect your property from any further damage. Taking out our Home Emergency policy will provide you with protection.

Additional Products

Lift Inspection & Insurance

Do you have a lift at your block? Did you know that it is your legal duty as a director to ensure that all passenger lifts are safe to use and for inspections to be carried out every 6 months. Flat Living Insurance provides a range of Lift Inspection and Lift Insurance services, at competitive prices.



Cyber Liability Insurance

Every organisation is at risk of being a potential victim, your email is where you keep your most personal and financial information. If a cyber-criminal accesses your email, they could: access your other online accounts, personal or business information and can use this to scam you or people you know.

Call **Flat Living Insurance** for a Cyber Liability quotation today.



Flat Living Insurance Energy

Following the huge energy price increases, and as an extra benefit for our clients, we have teamed up with a national energy supplier.

Our recommended supplier is dedicated to the needs of blocks of flats and apartments.

Call our team today for more information.

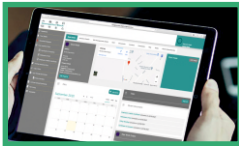


**Call us for quotes on any of our products on 0333 577 2044
or visit our website www.flatlivinginsurance.co.uk**

BLOCK in a BOX

Block in a Box is a tool-box of services and solutions from recommended suppliers.

0333 015 4145 INFO@BLOCKINABOX.CO.UK WWW.BLOCKINABOX.CO.UK



Manage Your
Block Portal



Accounting
Solutions



Company
Secretarial



Emergency
Assistance



Energy



Insurance



Lease
Extensions



Legal Services
and Assistance



Lift
Inspection



Out of Hours
Helpline



Planned Maintenance
Program



Repair & Maintenance
Network



Risk
Assessments



Service Charge
Arrears



Service Charge
Collections



Valuations

To obtain a quote from any of our recommended suppliers
visit www.blockinabox.co.uk or call us on 0333 015 4145

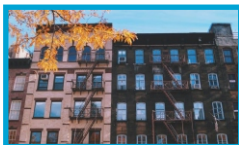
Useful Numbers

4site Consulting: Health and Safety and Risk Management	01376 572936
ALEP (Association of Leasehold Enfranchisement Practitioners)	0203 4888790
APHC (Association of Plumbing and Heating Contractors)	001217 057871
Arboricultural Association	01242 522152
ARHM (Association of Retirement Housing Managers)	0797 4311421
ARMA (Association of Residential Managing Agents)	0207 9782607
BCH (Barrett Corp Harrington): Reinstatement Cost Assessments	01455 293510
BCIS (Building Cost Information Service)	0330 3411000
Block in a Box (Recommended Suppliers)	0333 0154145
Citizens Advice	0344 8224224
CLG (Communities and Local Government)	0303 4440000
CORGI (Council for Registered Gas Installers)	0800 0856398
Federation of Master Builders	0330 3337777
Flat Living: Support and information to manage your block	0808 175 1371
FPRA (Federation of Private Residents' Associations)	0371 2003324
HSE (Health and Safety Executive)	0300 7906787
Institution of Structural Engineers	0207 2354535
IRPM (Institute of Residential Property Managers)	020 33197575
LEASE (The Leasehold Advisory Service)	0207 8322500
London Tree Officers Association	0207 9744124
Manage Your Block: Portal to help you manage your block	0333 5779070
NAEA Propertymark	01926 496800
NLG (National Leasehold Group)	0746 8477054
RICS (Royal Institution of Chartered Surveyors)	0247 6868555
Samaritans	116 123
Suzy Lamplugh Trust	0207 0910014
The Chartered Institute of Plumbing and Heating Engineering	01708 472791
The National Federation of Builders	0345 0578160
Trustmark: Government Endorsed Quality	0333 5551234

LEARN MORE ABOUT...



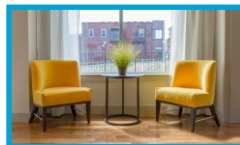
Building Repair
and Maintenance



Buying Your
Freehold



Communal
Facilities



Extending Your
Lease



Fire
Regulations



Health and
Safety



Insurance for
Communal Areas



Insurance for
Your Block



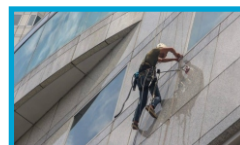
Major
Works



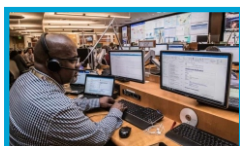
Party Walls and
Neighbour Matters



Property
Disputes



Property
Maintenance



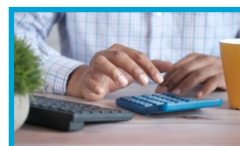
Reinstatement Cost
Assessments



Right to
Manage



Section
20



Service Charge
Arrears



Surveys



Using a
Managing Agent



Water Damage
Prevention



Flat Living
Directory