



Flat Owner of leaked into flat to provide two quotes from reputable contractors (with cover for £1m in public liability insurance) to managing agent who will then sense check the costs NB: only the cost of repair to the actual damaged area will be covered, not entire walls/ceilings/rooms/etc.)

Below the Buildings Insurance Excess (which is usually around £250)

Managing Agent will review the quotes to sense check and then advise the owner to proceed.

If agreed, the flat owner instructs the work and then sends before and after photos along with the invoice which the managing agent will pay.

If not agreed, the flat owner will bear the costs themselves.

Over the Buildings Insurance Excess

repairs to the flat being leaked into.

Owner makes a claim via the Buildings Insurance NB : Claims must be kept to a minimum as the premium will only increase the following year and affect all leaseholders via the service charge.

> NB Only the fabric of the buildings are included (walls, ceilings, etc.) Leaseholders should have their own contents insurance and if they have expensive kitchens and bathrooms, etc., tenants improvement insurance should be obtained

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