

Regenter Ltd

Buildings Insurance

Under the terms of the lease the Council is responsible for the insurance of the 'Reserved Property' (as defined in the lease) for which the lessee makes an annual contribution incorporated in their annual service charges.

In accordance with the Brockley Private Finance Initiative (PFI) the Councils insurance responsibility is undertaken by Regenter B3 Ltd.

Regenter B3 Ltd insures the Reserved Property under a blanket policy covering a large number of properties. The total sum insured is not apportioned to specific properties and it is not possible for interests of individual lessees and mortgagees to be noted on the policy.

It is the responsibility of the lessor to insure the 'Demised Premises' in accordance with the terms of the lease. The sum insured is reviewed annually and adjusted as necessary.

The insurance policy covers all buildings in the scheme and, in addition, it provides cover for:

- Drains, pipes and cables
- Drives and footpaths
- Garden walls and gates
- Communal fixtures and fittings (including aerials and fitted furnishings)

The policy covers against a range of perils causing damage to the insured property, including fire, malicious damage by vandals, bursting or overflowing from water tanks and apparatus pipes, accidental damage and theft or attempted theft.

The insurance cover does not include:

- Losses resulting from malicious damage, water damage, freezing or theft, which occur while the building is unoccupied for a period of over 30 consecutive days
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- Moveable property in the open, fences and gates caused by wind, rain, hail, sleet, snow, flood and dust
- The first £500 of any claim increasing to £1,000 in respect of subsidence (the policy excess which is the responsibility of the lessee)

There are a number of items inside the property which are currently covered by the buildings insurance, which are the responsibility of the lessee e.g. electrical wiring, pipes, toilets, baths and wash hand basins. If damage occurs to these fittings, through one of the perils covered by the policy, a claim can normally be made against the buildings insurance.

If the property becomes inhabitable due to loss or damage, the insurance policy will cover the reasonable additional cost of comparable temporary accommodation, exclusive of the usual living expenses.

The policy also covers in respect of rebuilding requirements, architects' fees and clearance costs. It also covers extra costs to reinstate or repair a damaged property if this is needed to comply with the law.

The Buildings Insurance policy does not provide cover for personal possessions and these should be insured by the lessee under a separate Contents Insurance policy.

The buildings insurance policy will include any improvements made to the insured property, providing the required permissions in accordance with the lease have been obtained.

Making a claim

All claims must be made to Regenter B3 Brockley Housing Office at:

111 Endwell Road

Brockley

London SE4 2PE

Tel Nos: 020 7635 1200

Fax Nos: 020 7635 1229

brockley@customerservices.co.uk

The policy will not recognise claims that are made in excess of ninety days after the incident.

A copy of the policy can be examined on request from the Leasehold Manager at the above address

Regenter Ltd

Public Liability Claims

Regenter B3 Ltd on behalf of Lewisham Council are responsible for the management of properties and the associated public areas within Brockley.

Residents and members of the public may make an insurance claim against Regenter B3 Ltd for any damage caused to the residents' possessions, or injury to the resident or members of their family.

Before entering a claim for compensation (public liability claim), it is important to be aware of the following points:

There is no guarantee that entering a public liability claim will automatically result in compensation and in many cases it does not.

- All claims are assessed on the basis of whether Regenter B3 Ltd has been legally negligent. Occurrences may happen that are unfortunate or accidental but not due to anyone's negligence.
- Regenter B3 Ltd and its insurance company will endeavour to respond to a claim within a three month period. The circumstances of the claim will need to be investigated and any decision on the claim will therefore not be immediate.
- Letter of claims can be entered by the claimant in person or by a solicitor acting on their behalf. We treat all claimants equally regardless of how they are represented.
- Fraudulent claims will be prosecuted.

How to make a claim

To make a public liability claim, the claimant should send a formal letter or email to Regenter Ltd. Information contained within a letter of claim is defined by law but should contain enough information for Regenter Ltd insurers to begin investigations.

Letters of claims should contain the following:

- Claimants name and address
- Date of birth
- National insurance number
- Details of the incident, including place and date of incident
- Details of any injuries or damage to property
- Details of how or why the claimant feels that Regenter B3 Ltd have acted negligently
- Name and address of any witnesses

Letter of claims should be sent to: -

Regenter B3 Ltd, Brockley Housing Office

111 Endwell Road

Brockley

London SE4 2PE

Tel Nos: 020 7635 1200

Fax Nos: 020 7635 1229

brockley@customerservices.co.uk

On receipt of a letter of claim Regenter B3 Ltd will forward details to its insurance company. We will respond to you within 21 days of receipt of the letter of claim advising of our insurance details.

If the letter of claim does not contain sufficient information Regenter B3 Ltd will respond within 21 days acknowledging the letter of claim but requesting further information. Until we receive this information the 3 months response time limit will not have started.

A public liability claim is a legal claim and can be complicated. You may wish to seek legal advice either before making a claim or if you disagree about the decision reached.

The Citizens Advice Bureau can give guidance on making a public liability claim. To get details of their local office visit their website <http://www.citizensadvice.org.uk/>.