

Risk and Insurance

Leasehold Information

Customer Charter
and
Frequently Asked
Questions

RISK & INSURANCE

What you can expect from us

As a leaseholder

- We will send you or your appointed representative a copy of your leasehold building insurance schedule within 5 working days of receipt within the Improvement Risk and Insurance Section at Lambeth.
- All other queries will be responded to in writing within 10 working days.
- We have created an electronic enquiry form on Lambeth's web site specifically for leaseholders. The e-form allows leaseholders to make all enquiries and queries online.

This is accessible via the leaseholders insurance web page then selecting leasehold insurance enquiry form or by the following link www.lambeth.gov.uk/leaseholderenquiries

What we expect from you

As a leaseholder

- All claims must be notified to Aspen Insurance (Lucas Associates) within 90 days of the occurrence.
- Phone Aspen 24 Hours claims help line on 0800 368 22 22.
- Please have your policy number (N08998411AOQ) and your full leasehold property address to hand.
- If you have an ongoing leak contact housing immediately on 020 7926 6000.
- Once the leak has been repaired contact Aspen Insurance (Lucas Associates) to let them know.
- Claims must be reported to Aspen Insurance within 90 days of date of occurrence. Failure to do so can invalidate your claim.

FREQUENTLY ASKED QUESTIONS

Where can I obtain a copy of my building insurance cover?

You can request a copy of your building insurance schedule from the Improvement Risk and Insurance section at Lambeth. The address and contacts are shown on the back of your ***Leasehold Information booklet***. The schedule and leasehold information is sent out to all Lambeth leaseholders annually. You should keep your schedule in a safe place.

Does my building insurance cover my contents?

No, the policy does not provide cover for contents. You should ensure that your contents are insured by taking out your own contents insurance policy. An insurance broker can advise you further on the cover you require.

Why is the sum insured for my building different to the current market value of my property?

The building sum insured used for insurance purposes is based upon the rebuilding cost of your property, it has no link to the market value i.e. the price a buyer is willing to pay for a property.

Why is the sum insured for my building different to that of my neighbour's?

There can be a number of reasons why the building sum insured may differ. This may be because there is a slight difference in the size of the property (square footage), or because the lenders bank or building society have requested that the property be insured for a specified minimum amount.

How can I be sure that the building sum insured is correct?

A revaluation exercise is carried out every few years to ensure that the building sum insured remains accurate. The building sum insured is also index linked, meaning that it is increased each year to reflect changes in building costs. In addition some mortgagees may request a minimum building sum insured if you have a mortgage with them.

Can I change my building sum insured?

Yes, you can request your building sum insured to be changed providing that it is no less than the current valuation, as advised by the council's valuers. There is no benefit to over insuring your building.

Any requests to increase your building sum insured must be made in writing. Some banks and building societies may request a minimum building sum insured if you have a mortgage with them. They will usually advise if that is the case. Please note that your premium will increase with a higher sum insured.

My mortgage lender has advised that I should insure the buildings through them, is this possible?

No, as a leaseholder, in your lease agreement it states that the buildings insurance is automatically provided by the council. You can not have another provider for your buildings insurance. If you have purchased buildings insurance from another provider, you must cancel that policy and if applicable request a refund from the other provider, not from Lambeth.

What do I do if I want to sublet my property?

You must always notify the council and complete a sublet form, which is available by contacting the Risk and Insurance section at Lambeth. The completed form should be returned to:

Improvement Risk & Insurance Section
3rd Floor Olive Morris House
18 Brixton Hill
London SW2 1RL

or by email at riskandinsurance@lambeth.gov.uk

or by using the electronic enquiry form on the leaseholder's insurance web page and selecting leasehold insurance enquiry form or via the link web page at www.lambeth.gov.uk/leaseholderenquiries

If you sublet your property, you are responsible for ensuring that the let conforms to the Lambeth Council lease agreement. When you sublet your property, the property shall be let for no less than six months, a formal tenancy agreement shall exist between the owner and the tenant and you should obtain references of your future tenants.

Accidental damage cover is excluded from the policy whilst the property is lent, let or sublet (in whole or part) to someone other than the owner.

Will my premium change if I let my property?

No, subletting your leasehold property will not affect your premium. It is important that you complete the Leasehold Sublet Properties form and return it to the Risk and Insurance section. Failure to notify of a sublet property could invalidate the building insurance policy of that property. You can find the form on our website www.lambeth.gov.uk/leaseholderenquiries

How do I make a claim against my building insurance policy?

When damage has occurred to your property and you need to make a claim, you should contact Aspen Insurance on the 24 hour claims helpline on 0800 368 22 22. This shall put you through to Lucas Associates, Aspen Insurance's loss adjuster, quote your full name, leasehold property address and policy number: N0899811AOQ

Who do I contact if I have a problem with a claim I have made?

If you have any queries regarding your claim you will need to contact:

Improvement Risk & Insurance Section
3rd Floor Olive Morris House
18 Brixton Hill
London SW2 1RL

A leak has occurred in my flat causing structural damage only to the property below, what do I do?

Leaseholders should contact Risk and Insurance on 020 7926 9330.

Tenants should contact housing on 020 7926 6000.

Am I covered for damage caused to my windows?

Yes, you are covered for damage caused to the glass in the windows. It is Lambeth Council's responsibility as the freeholder to maintain the frames. To get window frames repaired contact housing on 020 7926 6000.

Am I covered for temporary accommodation?

Yes, the policy limit for “additional costs of alternative accommodation” and “loss of rent” is 20% of the total sum insured for the building should it become uninhabitable, following damage or destruction.

What excess do I have?

You will have to pay the first £50 of each and every claim for accidental damage and £1,000 of each and every loss for subsidence, landslip or heave.

My pipe has burst am I covered?

Yes, if a pipe bursts you are covered for the damage that the water causes but not the repair of the pipe.

Is my boiler covered?

No, but if it leaks the water damage to the floor, for example is covered.

My pipe is leaking. How is it located?

When tracing the leak of the pipe the digging up of concrete and the repairing is covered. There is a limit of £5,000 for trace and access. The repair of the pipe when found is not covered. The policy also does not cover tracing a gas leak.

What can I do to prevent escape of water in my property?

To avoid unnecessary water damage:

- When you leave the home for any length of time (especially in the winter months) and it is to remain unoccupied, turn off the water system and drain.
- Lag your exposed water pipes and tanks. Do not insulate under a water tank, as this may cause the water to freeze.
- Should your pipe work show signs of freezing, thaw them out slowly. Do not use a blowlamp or other naked flame.
- Make sure you know where the stop cock is, and that it works.
- Escape of water damage is excluded from the policy, after the property has been unoccupied for more than 30 consecutive days.

Making a public liability claim due to alleged negligence of Lambeth Council

- Improvement Risk and Insurance will send you an incident report form within 5 working days from the date we receive the request.
- Improvement Risk and Insurance will acknowledge claim letters within 10 working days from the date we receive it and will advise you who is dealing with your claim.
- If your claim is being dealt with by our insurers they will also send a written acknowledgement within 10 working days of their receipt of the claim.
- A decision on your claim will be sent to you within 90 calendar days of our first receipt of your claim.
- You may be visited by one of our claims investigators in relation to your claim.
- Improvement Risk and Insurance will send you a letter of delay for complex claims where further investigation is required.

How you can help us

To help us to process your public liability claim as quickly as possible we need the following information.

- Provide us with as much information as possible including the exact location, time, date and sketch plan.
- Where possible provide photographs.
- Be specific about what you are claiming for.
- Use the claim reference number, located at the top of your acknowledgement letter, if you need to contact us about your liability claim.

Please note we have a zero tolerance policy on fraudulent claims and will take measures to identify and prosecute any fraudulent claimants.

Our email address is riskandinsurance@lambeth.gov.uk

Key Contacts

Improvement Risk and Insurance

3rd Floor

Olive Morris House

18 Brixton Hill

London SW2 1RL

Phone: 020 7926 9330

www.lambeth.gov.uk/leaseholderenquiries

Home Ownership and Leasehold Services

4th Floor

Hambrook House

Porden Road

London SW2 1RP

Phone: 020 7926 6700

Aspen Insurance

Lucas Associates (Loss Adjusters)

Bloomfield House

3 Balloo Place

Bangor

Co Down

Phone: 0800 368 2222