

Our Role in Dealing with Claims

Under our Management Agreement, Crabtree PM Limited are contracted to deal with claims affecting the communal areas of the building only.

We do try to assist lessees where there is damage to their own demised property by providing details of contractors we have used in the past, providing the insurance policy details and pointing out how to report a claim.

Our claims guidance, in detail, is set out below:

Flat to flat leaks

What we will do

When a flat to flat leak occurs, our input is limited to assisting Lessees where there is damage to their own demised property by providing details of contractors we have used in the past, providing the insurance policy details and pointing out how to report the claim.

Each party should deal directly with each other to identify and rectify the fault. Crabtree will assist in the bringing together of both parties in line with data protection restrictions. Crabtree strive to assist in opening the dialogue between the parties, not to investigate the cause of the leak.

What we do not do

We do not get involved in apportioning blame or fault. If the cause of the leak is not from a communal stack pipe or other communal cause, the matter rests with the two Lessees concerned as to who should pay the insurance policy excess.

Other information

As a general rule it is usually necessary to prove that a party has been negligent in allowing water to escape from their property. However, this is purely a civil matter between Lessees themselves.

Roof to flat leaks

What we will do

When a roof to flat leak takes place our input is restricted to repairing the roof.

What we do not do

When there is damage to the Lessees own demised property our input is limited to providing details of contractors we have used in the past, providing the insurance policy details and pointing out how to report the claim.

Communal claims

What we will do

We will deal with the claim in accordance with our Management Agreement and the Lease. Any settlements from the building's insurers will be subject to the policy terms and conditions.

Policy excess

Almost all insurance policies have an excess. This is shown on the Insurance Schedule we provide at the time the policy is renewed. You are responsible for paying the excess.

Other information

In some cases the insurance for your property is arranged by the Freeholder rather than Crabtree. If you have any questions concerning the insurance or the excess, you should send your concerns to the Freeholder direct.

Other claims for damage to your demised property

What we will do

Where there is damage in your own flat our input is limited to assisting you by providing details of contractors we have used in the past, providing the insurance policy details and pointing out how to report the claim.

If the damage is caused by a communal stack pipe or some other cause, which is the responsibility of the Resident Management Company, Freeholder or other similar company, we will arrange for the leak to be repaired.

We will also arrange repairs to the area that was damaged in locating the leak and the surrounding associated structural areas within the flat where the leak first occurred which were damaged at the same time.

What we do not do

We do not get involved in arranging repairs relating to your contents within the property. We do not deal with claims from other properties affected by the same leak/cause.



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