

GROSVENOR PROPERTY MANAGEMENT

Insurance Claims

At Grosvenor, we always aim to provide a high-quality service for our customers. We recognise that insurance incidents can be disruptive and damaging to homes and businesses and have developed this procedure to deal with (potential) insurance claims in the most effective manner to minimise this disruption.

This procedure outlines the steps we will take to deal with any potential insurance claim. A more detailed breakdown of the insurance claim process can be found in Appendix 1 below.

Insurance administration

Building and terrorism insurance cover is arranged one of four bespoke block insurance policies with insurers RSA. We administer these insurances in conjunction with our insurance brokers, Realty Insurances Ltd (Realty). They have specialist knowledge of the insurance policies, insured risks, a long association with the properties we own and manage and are authorised to undertake a number of insurance activities under delegated authority from RSA, including the management of insurance claims and issue of renewal documentation.

Grosvenor are not authorised to provide any advice on whether any damage is or is not covered by insurance. This advice is provided by our brokers.

Responsibility for making an insurance claim

If damage has occurred within your property or to communal or shared areas of the building outside of your property you should immediately contact the Property Manager responsible for the property. They will review the terms of your tenancy agreement and advise you of the next steps to be taken

The following procedure applies to damage occurring within the communal or shared areas of the building, or within your property where you are not responsible for repair and maintenance.

If the damage has occurred within your property and you are responsible for the repair and maintenance of that property, or you are not sure whether the damage is covered by the building insurance policy you should contact your Property Manager

Summary claim procedure

1. If you believe your property has suffered damage as a result of an insured risk, you should contact your Property Manager who will take all relevant details and visit you to inspect the damage.

Potential insurance claims could include water damage; fire; break-in, or theft. If you are unsure whether the damage could form an insurance claim, you should still contact your Property Manager.

2. Where appropriate any emergency works necessary to make the property safe and secure and to prevent further damage will be arranged by the Property Manager.

3. The Property Manager will provide details to the brokers of the potential claim.
4. If the damage is covered by the insurance policy, you will be notified by the Property Manager who will also confirm the next steps.

In some circumstances further information may be required to determine whether the cause of the damage is covered by the insurance policy. If the damage is not covered by the insurance policy this will be confirmed to you.
5. Grosvenor's nominated service partner (Ethos Facilities) will inspect the damage and prepare an estimate of the works required.

This will require the contractor and any specialist sub-contractors to access the property to review the damage and will be arranged with you by the Property Manager.
6. The Property Manager will complete and submit the insurance claim form, together with the estimate of the cost of the works.
7. Assuming no further information is required the insurance claim should be approved within two weeks of being submitted to insurers. Again, the Property Manager will contact you if any additional information is required.
8. On confirmation that the insurance claim is approved the Property Manager will arrange for the works to be undertaken by Ethos, liaising with you as necessary and managing the works to a successful conclusion
9. If the cost of the works exceeds £5,000 the matter will be passed to a loss adjuster appointed by the insurers. The Property Manager will liaise between you and the loss adjuster throughout the claim process.

Communication

It is important that Property Managers keep all affected customers regularly updated and informed about the progress of the insurance claim and subsequent works.

Contact Details

You can contact the following for further information.

- The Property Manager responsible for your property. If you are unsure who this is, please contact the Property Management Team Administrator - Figen Manzoor on:
 - Tel: 0207 312 6395
 - Email: Figen.Manzoora@grosvenor.com
- If you require advice about the insurance policy, please contact Realty Insurances Ltd. Emma Halford is the Director in charge and can be contacted on:
 - Tel: 0207 941 8244
 - Email: emma.halford@realtyinsurances.co.uk

Appendix 1. Detailed Claim Procedure

Below is a detailed breakdown of the insurance claim procedure. This procedure is applicable for all directly managed properties.

Detailed claim procedure

1. If you believe your property has suffered damage as a result of an insured risk, you should contact your Property Manager.

Potential insurance claims could include water damage; fire; break-in, or theft. If you are unsure whether the damage could form an insurance claim, you should still contact your Property Manager.
2. The Property Manager will notify Realty of the potential claim.

Where appropriate the Property Manager will arrange any emergency works to be carried out to make the property safe and secure and to prevent further damage.
3. Realty will review the initial information, confirm if a claim is appropriate and issue an insurance claim number and claim form to the Property Manager. They may require additional information from the Property Manager to determine whether the cause of the damage is covered by the insurance policy.
4. The Property Manager will confirm to you whether the damage is covered by the insurance policy, and the next steps.
5. The Property Manager will arrange for Grosvenor's nominated service partner (usually Ethos) to prepare an estimate of the works required. This will require the contractor and any specialist sub-contractors to access the property to review the damage.
6. If the cost of the works exceeds £5,000 the matter is passed to Realty who will take over management of the claim, appointing a loss adjuster if appropriate.
7. The insurance claim form will be completed by the Property Manager and submitted to Realty. To enable the claim to be dealt with immediately it must include:
 - a. before and after photographs (where possible), both detailed and general to show the damage and surroundings.
 - b. a full description of the damaged areas.
 - c. details and costs of any emergency works undertaken.
 - d. a crime number for a break-in.
 - e. an estimate of the cost and duration of the works.
 - f. the likely lead-in time before works can start
8. Realty will review the claim form, if no further information is required it will be forwarded to insurers who will issue their approval within two weeks (sooner if the claim has been identified as urgent).

If further information is required, Realty will request this from the Property Manager.

9. On receipt of approval from Realty the Property Manager will arrange for the works to be undertaken by Grosvenor's service partner.

The Property Manager will liaise with the affected customers as necessary and manage the works to a successful conclusion.

10. When complete Grosvenor's service partner must promptly submit their invoice(s) to the Property Manager who, after reviewing, will send to Realty who, in turn, will send to insurers for settlement.

11. The insurers cheque will be issued to the Property Manager via Realty. Property Managers process the cheque via Grosvenor's Purchase Ledger team to ensure that the insurance monies are correctly allocated.

12. Realty will close the insurance claim file.

Communication

Realty will issue a monthly update to Grosvenor tracking the progress of all open insurance claims

It is important that Property Managers keep all affected customers regularly updated and informed about the progress of the insurance claim and subsequent works.