Kew Riverside Policy for Leaks and Insurance Claims

Leaks can cause extensive damage which are costly to repair therefore it essential everyone understand how the process to deal with the problem works.

Who's who

The Residents Management Company is led by the Board and employs POD to look after operational matters on the Board's behalf.

POD's role can be summed up as "enabling the Board to meet the terms of the leases and TP1's".

Freeholders are fully responsible for dealing with leaks in their own houses, however for blocks the responsibility may fall to POD for the common pipework or the leaseholder for the pipework in the apartment.

The leaseholder is the owner of the apartment. When we purchase our apartments, we agree to the terms of the lease. These terms clearly describe our obligations as leaseholders.

Responsibilities in blocks

The lease makes it clear that all service installations within an individual flat (the demise) are the responsibility of the leaseholder not the management company.

This means that, when the plumbing within your flat springs a leak, it is your responsibility, as the leaseholder, to repair it and make good any damage to your neighbours' apartment or common areas. If you have a leak, you should immediately contact your plumber to rectify it.

Subject to other operational demands, POD may be able to assist you and provide details of a plumber if you are unable to do it yourself. However, please note that this support is not an entitlement under the lease. If they do assist you, they are doing so over and above their strict remit. Please bear that in mind in your dealings with them.

If the source of a leak is obvious, the expectation is that neighbours will speak to each other to sort it out. POD is not employed to provide a communication or mediation service. If you suspect a leak is coming from someone else's flat, please go and knock on their door.

Responsibilities can become blurred when a leak appears in one part of the building, but we don't know where the source is. In these cases, POD will arrange for a plumber or leak detection company to seek out the source.

However, once the source is confirmed as coming from inside an individual flat, responsibility for repairing the leak remains with the leaseholder concerned. The same leaseholder will also be charged for the leak detection work.

On rare occasions a leak can occur from a shared stack pipe. These are waste pipes that pass down through the flats. If this happens it is POD's responsibility to arrange and pay for the repair because it is part of the shared service installations of the block.

Making an insurance claim

If the leak is a major one, the costs of locating it and any subsequent damage can quickly mount up. Leaseholders who have experienced a leak and are facing significant costs to make good damage to theirs and neighbours flats or the block, have the option to make a claim on the buildings insurance policy. The policy does not cover the cost of repairing the leak itself.

POD will assist the leaseholder with the process of submitting a claim, but it should be noted that there is an excess charge of £5000, which must be paid by the claimant. This will help determine whether a claim is worthwhile.

It should be noted that regular claims influence the insurance premium. We have direct experience where large claims have caused the premium for a specific block to increase significantly hence the current excess level.

Avoiding leaks

Leaks can appear for no reason, usually when plumbing connections come loose. We can all help to reduce the number and severity of leaks by being vigilant. Switch off the bathroom fans now and again and listen for dripping noises. Investigate damp patches and smells. When renovating bathrooms and kitchens, do not box in pipes in a way that restricts access. When vacating the apartment for a long period, switch off the mains supply, and remember to notify POD which is a requirement of the lease.

Further information and guidance on insurance is available in the insurance documents found in the owners' section of the website.