



Water Leak Between Properties

Water leaks from one flat into another are the most common reason for insurance claims at the blocks we manage. This guidance note aims to inform residents and owners about the process to follow when a leak is spotted and who is responsible.

Please note: A leak between properties is a civil matter, therefore it is up to the property owners to resolve NOT Neil Douglas or our clients. If you believe the leak emanates from a communal or managed area then a different process will be followed.

Identifying the leak

If you spot a leak coming into your property it is important that you act quickly. What do to:

- 1 Speak to the neighbour the leak is suspected as coming from (it will usually be the property above). They may not be aware that they have a leak. Speaking to them promptly may help limit the damage to your property.
- 2 Once you have attempted to speak to your neighbour you should report the leak to Neil Douglas.

If you are struggling to contact the neighbour Neil Douglas can make the owner aware, and give them your contact details to encourage communication.

- 3 Neil Douglas will send out the building insurance details to both parties so a claim can be made where necessary.

Are you a landlord?

If your property is tenanted it is important that Neil Douglas is given the details of your tenant and/or letting agents. Having these details can help prevent a delay in contacting the resident if there is a leak.

Please supply these details to block@neildouglas.co.uk

Making a claim

If the owner of the flat where the leak occurs is unwilling to make a claim then the affected owner has the option of making a claim themselves.

Please note: Whoever makes the claim is normally responsible for paying the excess for this claim.

There is a time limit to inform the insurers about an incident that may result in a claim. We suggest that you contact them direct about this matter in case you subsequently need to make a claim.

Repairing the leak

Where the leak has come from a failure in the plumbing serving only the address where the leak has originated, it is that owner's responsibility to arrange and pay for the repairs.

Rectifying the damage and insurance claims

Where a communal area is not affected, it is not for Neil Douglas as managing agent, or our client, to arrange any repairs or make an insurance claim.

To repair the damage is usually the responsibility of the owner of the flat where a leak occurs to address or make a claim on the shared buildings insurance. The insurance excess is usually paid by the party making the claim. Alternatively, if the cost of rectifying the damage is likely to be less than the insurance excess payable the parties involved may agree that it is not worth making a claim and may arrange the repairs privately.

Our client will only get involved if the owner of the flat where leak occurs fails to act in accordance with their obligations. They may be liable for any costs Neil Douglas incurs for acting in this regard.

Damage to contents

Please note that the shared buildings insurance policy will not cover damage to personal contents. It is likely that you or your tenants will need to make a claim on your/their own contents insurance policy for any items damaged by the leak.

It is important that all owners/tenants have contents insurance, items can only be replaced if both properties affected hold current contents policies.