

<b>KNOWES HOUSING ASSOCIATION LTD</b>	
<b>Procedure Name</b>	<b><u>Procedure for Owner Insurance Claims</u></b>
<b>Procedure Category</b>	Finance
<b>Procedure Number</b>	FPR27
<b>Last Review Date</b>	March 2023
<b>Next Review Date</b>	March 2026

**Procedure on Owner Insurance Claims (applies to only those owners who are part of the common insurance policy)**

1. Every owner is sent an updated copy of their insurance policy arranged through Knowes HA Ltd in April of each year
2. An owner wishing to make a claim should in the first instance contact Maureen MacConnell (Ann Gaggini if Maureen is not available) in Knowes HA Finance Section on 01389 877752 Option 4
3. Maureen/Ann will send that owner a claims form to complete. If the owner requires assistance in completing the claims form then they should contact Graham Burns, Property Services Officer (Peter French if Graham is not available). (01389 877752 Option 1)
4. It is the responsibility of the owner making the claim to send the form to the Insurance Company and to liaise with the insurance company thereafter. The appropriate staff member in Knowes HA will offer assistance if the owner experiences problems with this.
5. If the owner is unhappy with the insurance service received then they should write to Knowes HA to inform them of the reason for the complaint. This will be dealt with by the appropriate person at Knowes HA in line with the Complaints procedure. As explained within the policy schedule and claims form – there is also a right to complain directly to the Insurance Provider

**Insurance claims for shared common areas of closes and the external building structure**

6. If the Owner's enquiry relates to a claim which is in the common area of the close – for example, storm damage to the roof – then this will be dealt with on behalf of the whole close by the Property Services Team at Knowes HA. The team will only make a claim where it is evident that the damage was caused by an insurable event e.g. fire and/or flood and that it is cost effective to make

the claim given the excess of £100 applied per property (£350 excess for escape of water). If it is apparent that the claim is not a valid claim as the repair is not due to an insurable event as defined in the terms and conditions of the insurance cover and/or the cost is too low to allow a valid claim, then no claim can be made, The Association will write to the owner and explain the reasons for no claim being made in this instance. The owner will have the right to appeal to Knowes HA and should do so using the complaints procedure.

7. Where a claim can be made then the Property Services Team will write out to all owners in the block letting them know a claim has been made and the amount which has been claimed for.
8. Once the insurance company has settled the claim then the owners will be refunded their share of the cost (if this has already been charged to them).
9. If the insurance company rejects the claim, then the Property Services Team will write out to the owners in the block letting them know this and why the claim was rejected. If the owner is unhappy at this point then the Association will provide details of the Insurance Company's complaints procedure.

## **Emergency Situations**

10. Owners will be given contact details of the Association's emergency repairs service in case an emergency repair is required to common parts out with normal office hours – please see our website [www.knowes.org](http://www.knowes.org) for more details. For common repairs within normal working hours the Owner should contact the Association to arrange an inspection.
11. Owner-occupiers should ensure that Knowes Housing Association has an up to date contact number for them. In the case of an emergency common repair which requires access to an owner's individual property, the Association will make every effort to contact the owner, failing which, if in the opinion of the Association, access is needed immediately, the Association will be required to contact the police and/or fire brigade in order to gain access. This action would only be taken in extreme situations.