



Leaseholder **INFORMATION PACK**



How Residentsline can help you...

Residentsline's sole focus has always been insurance for flats. Today, 28 years on, Residentsline has grown to be recognised as understanding the intricacies, risks and requirements that are unique to the flats market.

Our promise to you:

- We will always put your needs at the heart of what we do
- We will provide a policy you can trust.
- We will ensure claims are handled efficiently.
- We will ensure the time spent handling insurance is minimised by our service.

We pride ourselves on:

- Obtaining unique pricing to ensure the most competitive premium is achieved;
- Supplying market-leading products.

Our dedication to understanding our market is evidenced by our healthy retention rate and customers who have been with us from the start.



What Residentsline does for you...



Insurer

Provides capacity to Residentsline's clients to insure their Flats and Apartments.



Underwriter

Residentsline has delegated authority with insurers. Residentsline underwrites insurance policies for blocks of flats and apartments, within the remit set by our delegated authorities.



Administrator

Residentsline administrates all insurance documents on behalf of your insurer



Intermediary

Residentsline identifies the product which best meets the needs of our customers.



Residents' Management Company / Policyholder

Where there is not a Property Managing Agent the insurance will be arranged by the Directors of the Residents' Management Company.



Leaseholder

Leaseholders are beneficiaries in the insurance contract (Stakeholders). Leaseholders often pay their insurance via Service Charges.

Insurance Claims Required Information

Suffering a claim is always a distressing event.

By providing us with the following information, you will help us to ensure your claims are handled as quickly as possible.

ESCAPE OF WATER

- Incident details, including notes of where water is coming from (e.g. fixed apparatus)
- Flats/rooms affected and sizes
- Estimate(s)
- Photograph(s)
- Contact details for all affected properties

THEFT / MALICIOUS DAMAGE

- Incident details, including how entry was gained and any emergency repairs undertaken
- Crime reference number/station and reporting officers
- List of items lost
- Estimate(s)
- Photograph(s)
- Contact details for all affected properties
- Dimensions of affected areas

IMPACT

- Incident details, including cause of impact
- If by vehicle, third-party insurer details
- Estimate(s)
- Photograph(s)

ACCIDENTAL DAMAGE

- Incident details, including which rooms affected and size (if applicable)
- Estimate(s)
- Photograph(s)

STORM

- Incident details, including date of loss and prevailing weather at the time
- If roof affected, age and type of roof
- Location (facing direction)
- Estimate(s)
- Photograph(s)

FIRE

- Incident details, including extent of damage
- Cause - if arson, crime reference number/station and reporting officer
- Estimate(s)
- Photograph(s)
- Contact details for all affected properties



How to make a claim

To notify us of a new claim, visit our 'Make a Claim' page at www.residentsline.co.uk/claims/.

You can also email us at claims@residentsline.co.uk.

For insurer contact numbers, please see below.

Supporting your claim

- **Photographs:**
We will always ask for photographs as this is the easiest way for us to understand the extent of the damage.
- **Crime Reference Number:**
If the claim is a result of theft, malicious damage or any other crime you have suffered, you will need to contact the police first. They will issue you with a crime reference number. You will need this number before you can proceed with a claim on your insurance.
- **Estimates:**
We can organise our suppliers to carry out repairs and works where necessary, or if you prefer, you can ask a local contractor to provide an estimate. Wherever possible, we try to only ask for one estimate for the repair works. It is vital that any estimate contains as much information as possible about the works being done; remember to include the measurements of the rooms affected.

Settling your claim

Once we have agreed an estimate, we can settle the claim. We will send you a cheque, made payable to your contractor. This way, you can hold on to the money until they have completed the works to your satisfaction. If you are using one of our suppliers, then we will deal with the invoices directly.

There is an excess applicable to most claims. Whether you use a contractor of your own choice or use one of our suppliers, we will deduct the excess from the first payment we issue. It is your responsibility to make arrangements for payment of the excess to the contractor.

We will stay in touch with you throughout the claim, ensuring that it is reviewed regularly and concluded as soon as possible.

Claims over Bank Holidays and Out-of-Hours Incidents

Please find below a list of Insurer numbers you can call in the event of an incident over bank holidays or out of hours.

	Please call:	You can also email us at:
AVIVA claims department:	0800 015 1498	avivaclaims@residentsline.co.uk
AXA Insurance claims department:	0330 094 7089	axaclaims@residentsline.co.uk
BRIT Syndicates claims department:	01908 302 214	britclaims@residentsline.co.uk
RSA claims department:	0330 102 4100	rsaclaims@residentsline.co.uk
SLIS claims department:	01303 247 047	claims@stephenlower.co.uk

Leaseholder Statement

Policyholder: FARNBOROUGH CENTRAL MANAGEMENT COMPANY LIMITED
Policy Number: AXA1801723
Cover effective for 12 months from: 01/08/2025 To: 31/07/2026
What type of insurance: Your Residential Flats Policy
Contract status: Renewal
Policy arranged by: Residentsline Limited
Insurer: Axa Insurance UK plc

Insured Property:	1 - 53 Wessex Court Kestrel Road Farnborough Hampshire GU14 7WY		
Number of units/flats:	53		
Buildings Declared Value (cost to rebuild the property)	£13,715,280		
Policy excesses:	Water Damage	£1,000	
	Storm	£350	
	Flood	£350	
	Subsidence	£1,500	
	All Other Damage	£350	
	Excess for other specified event	<i>Refer policy schedule for details</i>	

Buildings premium:	£11,343.60 <small>Includes £1,215.39 Insurance Premium Tax</small>		
Terrorism premium:	£893.74 <small>Includes £95.76 Insurance Premium Tax</small>		
Total policy premium	£12,237.34 <small>Includes £1,311.15 Insurance Premium Tax</small>		
Policy remuneration received by Residentsline Limited:	£2,165.29		
Policy remuneration received by: itsyourplace Limited	£1,519.23		
Your Residential Flats Policy administration fee:	£70.00		
Total remuneration for arranging Your Residential Flats Policy:	£3,754.52	Average per unit/flat	£70.84

Residentsline Limited are an insurance intermediary who provide numerous functions on behalf of the insurer via a 'work transfer' arrangement. Due to the unique specialism of our market-leading policy wordings and our understanding of the flats insurance market we have been delegated roles by selected insurers to manage, underwrite and administer policies including the handling of risk management information and claims data.

Residentsline has been given the authority from selected insurers to perform these roles, however we do not make recommendations or give advice.

Leaseholder Statement

Additional covers arranged by Residentsline:

Cover	Premium/Fee Including Insurance Premium Tax	Insurer
Legal Expenses If written as a separate policy	£73.17 Includes £7.84 Insurance Premium Tax	ARAG plc
Management Liability	Not Insured Includes £0.00 Insurance Premium Tax	Not Insured
Terrorism If written as a separate policy	Not Insured Includes £0.00 Insurance Premium Tax	Not Insured
Machinery Breakdown	£56.00 Includes £6.00 Insurance Premium Tax	British Engineering Services Limited
Machinery Inspection*	£877.28 Includes £146.21 Value Added Tax	British Engineering Services Limited

*Machinery Inspection includes value added tax - it does not include insurance premium tax

Summary of premiums, fees and remuneration for all covers provided by Residentsline

Total premium for <u>all covers</u> arranged by Residentsline	£13,243.79 Includes £1,471.20 IPT/VAT		
Total remuneration received by Residentsline	£2,318.31		
Total remuneration received by itsyourplace Limited	£1,519.23		
Total of all policy administration fees	£70.00		
Total remuneration for arranging <u>all covers</u>	£3,907.54	Average per unit/flat	£73.73

None of the insurance companies Residentsline places policies with hold any direct or indirect voting rights or capital in Residentsline Limited. To learn more about Residentsline Limited please review our Service Charter by scanning the QR code below.

Market quotations obtained by Residentsline for 2024 for Your Residential Flats Policy:

Number of insurers approached 4

Number of quotations obtained 5

More details are available on request

Should you have any queries regarding this information, then please contact the above named policyholder(s) or your Property Managing Agent



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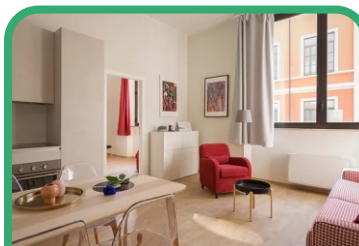
EMERGENCY ASSISTANCE



FIRE RISK ASSESSMENTS



HEALTH & SAFETY



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PLANNED MAINTENANCE



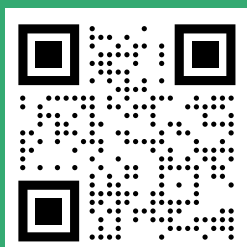
SERVICE CHARGE ARREARS



VALUATIONS

Living in a flat is very different to living in a house.

So, Block in a Box has designed a toolbox to supply property managers with a range of solutions and services from recommended suppliers to help you manage your portfolio.



For more about our recommended suppliers visit www.blockinabox.co.uk or scan the QR code to head straight to our website.



0333 015 4145



info@blockinabox.co.uk

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Section 20



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