

Committee(s)	Dated:
Residents Consultation Committee Barbican Residential Committee	7 September 14 September
Subject: Insurance Arrangements for the Barbican Estate	Public
Report of: Director of Children and Community Services	For Information

Summary

This report, which is for information, is to inform members of the current arrangements and procedures covering insurance for the Barbican Estate.

Recommendation(s)

Members are asked to note the contents of the report.

Main Report

Background

1. Following questions at Barbican Residential Committee in June 2015, it was resolved that a report be bought to Committee covering the current insurance arrangements for the Barbican Estate.

Current Position

2. Residents of the Barbican Estate pay for Buildings Insurance as part of their Service Charge. The policy, which covers the entire city of London property portfolio, is held with Royal Sun Alliance (RSA). This policy was tendered in 2012.
3. The City of London's residential buildings insurance policy covers material damage to the structure of the building and permanent fixtures and fittings which are the City's responsibility to insure.
4. It does not cover moveable contents such as furniture and carpets or personal items such as jewellery, and for this reason, residents may wish to take out their own Home Contents insurance policy.
5. When damage occurs that is covered by the buildings policy in a flat that is privately owned, the Long Lessee can make a claim directly to RSA. Full details of how to make a claim are available on the City's website:-
<http://www.cityoflondon.gov.uk/services/housing-and-council-tax/barbican-estate/resident-information/Pages/Buildings-insurance.aspx> Alternatively, residents can contact their House Officer.

6. RSA will accept notifications of claims by telephone or email. The first step would be to log the claim with RSA on the telephone. Their claims handlers will explain the next steps; be it a visit by an RSA loss adjustor or the requirement to obtain quotes for the work.
7. A Frequently Asked Question sheet is available on the City website (see Appendix 1).
8. There are benefits for residents making their own claims which include:-
 - Resident choice of decorator/contractor
 - Resident choice of product used (paint brand etc.)
 - Timing of work to suit the resident
 - Resident has the opportunity to expand scope of works if they wish
 - This may result in a speedier resolution of the claim as it reduces layers of administration
9. Should a resident require assistance with making a claim, then both the House Officer team and the Property Services Customer Support team at the BEO are available to help.
10. Damage to the common parts is also covered by the buildings policy. The procedures to make a claim are covered in Appendix 2 and Appendix 3.
11. This procedure also covers properties that are rented from the City. City of London tenants are not expected to make individual claims.

Conclusion

12. The current arrangements for insurance have been provided to long lessees by the BEO for approximately 5 years and have worked well. There are benefits for residents in making their own claims and for those residents that require assistance, officers in the BEO are readily available.

Appendices

- Appendix 1 – Frequently Asked Questions – Insurance
- Appendix 2 – Buildings Insurance work flow procedure for common parts and tenanted property claims
- Appendix 3 – Email proforma for common parts and tenanted property claims

Helen Davinson

Resident Services Manager, Barbican Estate Office, DCCS

T: 020 7029 3963

E: helen.davinson@cityoflondon.gov.uk