

Company Law Changes

Whilst the Companies Act 2006 (CA2006) was passed in November of that year, its provisions are only gradually being brought into effect, with final implementation anticipated on 1st October 2009.

CA2006 has a number of provisions which are relevant to private companies such as your own Residents' Management Company (RMC). These provisions take effect on dates between 1st January 2007 and 1st October 2009. Described opposite are the provisions and their implementation dates:

- Notable Dates

1st January 2007

The company registration number, registered office and country of registration must all be stated on the company letters, order forms, websites and emails. Non compliance could lead to a fine of up to £1000.

6th April 2007

The normal requirement for retirement of company directors at the age of 70 is abolished.

1st October 2007

The duties of a company director are now written in law. It is considered that this may increase the success of litigation against directors.

Residentsline recommends that Directors & Officers Liability insurance is effected to protect directors past, present and future.

The limit on funds lent to directors is raised from £5,000 to £10,000, without need for shareholders' approval.

Annual General Meetings (AGMs) are no longer required to be held unless specifically required by the company Articles of Association. Where a voluntary AGM is held, shareholders' notice is now reduced from 21 days to 14 days.

6th April 2008

The position of Company Secretary becomes optional. Persons who are currently Company Secretaries may resign from this date and need not be replaced. However, all the Companies House documentation still needs to be completed and filed.

For privacy, Company Secretaries may provide a service address for the publicly available director's address details.

The present period allowed for filing accounts with Companies House is reduced to 9 months.

1st October 2009

There will be a minimum age for company directors of 16 years. There must be at least one real person (i.e. not a Company) acting as director. Privacy of address is extended to directors, in line with Company Secretaries. Private Companies will be able to provide financial assistance to purchase their own shares, but directors will still need to justify the financial assistance given.

Information provided by Peter Smith FCA, Flat Management Company Accounts Limited.

Full details of the Companies Act 2006 are provided on www.companieshouse.gov.uk Go to Companies Act 2006, then view the Implementations in **Overview**.

DON'T MISS

IMPORTANT INFORMATION FROM THE LEASEHOLD ADVISORY SERVICE pages 4/5

Residentsline

For a competitive quotation for buildings insurance for flats and apartments

Call free
0800 281 235

To keep up to date with latest developments add www.residentsline.co.uk to your website favourites



Photograph courtesy of Crown Property Management, Torquay.

PART OF THE FAMILY

... another prestige property insured by Residentsline.

2 It All Adds Up

Most of us never bother to look at the small print, although some people love to digest it in the most minute detail! Not surprisingly, **Residentsline** has one individual whose main focus is to review policy wordings and premiums of all of our competitors to ensure that **Residentsline** continues to offer the most comprehensive policies normally available and better value for money than anyone else.

In fact, after risking his eyesight by reading so much small print on so many policies, our man is pretty sure that pound for pound, you won't find better policies than those provided by **Residentsline**, anywhere.

TUNE IN TO DIGITAL

Landlords, managing agents and Residents' Management Companies should start thinking about the digital switchover now. All landlords who operate a communal TV system have a responsibility to ensure that it is able to receive digital pictures, or their residents may lose access to their television service as a result of the switchover process.

The terrestrial analogue signals for the five main channels (BBC 1 & 2, ITV, Channels 4 and 5) will be turned off on pre-announced dates for different parts of the country. FREEVIEW, its natural successor, is available now in most of the country, although in some areas of low signal strength the reception can be unreliable. However, signal strength will be increased at the changeover date. FREEVIEW carries all the main U.K. free-to-air channels and will eventually carry high definition (HD) channels. Don't forget that existing communal TV aerial systems may need attention.

Digital TV is also available now from satellite and cable companies. A satellite system is more expensive to install and both satellite and cable may require monthly subscription, except for the new FREESAT joint venture between BBC and ITV which requires only a one off single payment.

You may wish to consider FREEVIEW first as this is likely to be the least expensive option depending on whether the existing system is upgraded or replaced. Also investigate the cost

His latest discoveries include the fact that not everyone offers:

- Employers Liability - a legal requirement for most RMCs
- Accidental damage to underground pipes, cables and drains servicing the building.
- Loss or damage to garden furniture, equipment and ornaments.
- Storm damage to fences
- Legal assistance in connection with employment, prosecution defence for employers, prosecution defence for employees, contract and property protection issues.

of a basic integrated reception system (IRS), which receives both satellite and digital terrestrial TV. It will be more expensive but offers a comprehensive solution. As ever, consult reputable aerial installers and obtain a number of quotes.

Freeholders and managing agents should discuss options with leaseholders and tenants and provide information on costs to landlords and leaseholders on issues such as planning constraints. If the property is in a conservation area, aim to reach agreement as to the preferred option before any work gets under way. If there is no agreement the freeholder or management company may be forced to make the final decision in the best interests of all residents.

Digital UK has published a guide for leaseholders and tenants and has an on-line property manager's guide on www.digitaluk.co.uk/propertymanagers

John Peartree, Chief Executive, the Federation of Private Residents' Associations. FPRA is a non-profit organisation that provides guidance to Residents' Management Companies.

For more information go to www.fpra.org.uk



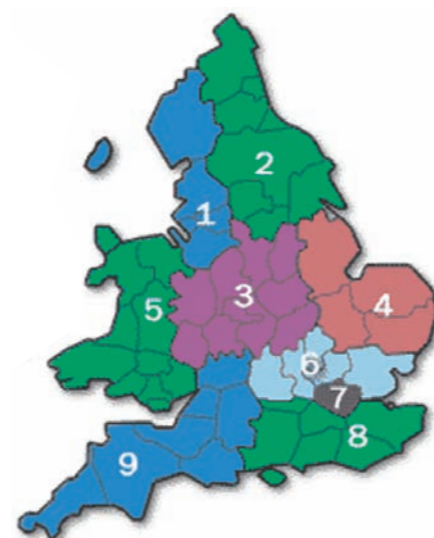
Building A Better Site

More and more of our clients are looking to delegate the responsibilities of running a Residents' Management Company to professional managing agents and quite often phone **Residentsline** to ask for advice.

For obvious reasons we can't endorse any particular company but, in the course of our business, we deal with a large number of managing agents.

To further improve the service offered by our website, we have decided to develop a **Residentsline** managing agents' directory. This will enable RMCs to locate managing agents who operate within their area and provide a direct link to their websites.

Obviously these things take a little time to achieve critical mass so please be patient with us. If you are a managing agent who would like to be included in our directory, please contact us and if you are an RMC looking for a managing agent, do keep an eye on the **Residentsline** website, since we hope new agents will be added on a regular basis.



KEY

- Area 1: North West
- Area 2: North East
- Area 3: Midlands
- Area 4: East Anglia
- Area 5: Wales
- Area 6: North Thames
- Area 7: Greater London
- Area 8: South Thames
- Area 9: South West

www.residentsline.co.uk

ResidentsHQ

...connecting neighbours

Residentsline has learned of a new venture which is designed to inject life and community spirit into modern residential developments by connecting neighbours through a specially designed social networking website.

If you like what you hear and want to find out more, or to view a demonstration of the website, call 020 8855 3838 or view www.residentshq.com

Residentsline CLAIMS TO BE BETTER

We are delighted to announce that we have once more linked up with **Cunningham Lindsey**, probably the premier claims management and loss adjusting provider in the UK. It is a strategic partnership which is crucial to the success of **Residentsline** and means that we are confident that your claims will be handled as quickly, efficiently and painlessly as possible, no matter what their nature or how large or small the claim may be.



HORRIFIC IMPOSITION ON PROPERTY SALES (BETTER KNOWN AS HIPs)

David Hewett, FIRPM, Executive Secretary of the Association of Residential Managing Agents, comments on one of the property market's most contentious issues.

It was well over two years ago when ARMA was asked to sit on the government working group on leasehold HIPs. We approached this opportunity with some excitement, not because we particularly believed in HIPs, but because here was a wonderful opportunity to overcome a major problem ARMA members perceived with residential leasehold.

At the turn of the Millennium we surveyed members on a number of leasehold issues and one that came out way ahead of any others was the concern that far too many lessees did not understand the leasehold system or their leases.

Researching further it became clear that much of the fault for this lay with estate agents who did not explain what exactly was being purchased and conveyancers who were not fully spelling out the key covenants in the lease. In fairness, it also became apparent that prospective purchasers did not want to know the detail ("I don't care about the terms of the lease - I just love and want that flat") and indeed had no wish to struggle through the complex legalese of the wording of the lease.

So ARMA saw leasehold HIPs as a real opportunity to deal with these problems. We tried to explain to government that its approach to leasehold HIPs would inevitably lead to delays and increased costs. Delays, because few leaseholders were likely to have the 10-12 extra documents and pieces of information to hand and would therefore have to garner them from a number of third parties. Extra costs, as much of this leasehold information would be requested a second time by conveyancers in their pre-contract enquiries.

Well, the government appears to have finally got the message albeit at the '13th hour', by requiring only a copy of the lease to be included in the HIPs from 14th October 2007; with a further stakeholder working group being formed to review the situation.

If the problems our research revealed still exist, and we know they do, and given HIPs are no longer there to speed up the sale process but to provide Energy Performance Certificate and "reduce the costs to first time buyers", let us have a rethink.

What does a prospective purchaser want to know and what would he or she read and understand?

How about an explanatory leaflet on living in leasehold flats as a guide to how it works and the rights and responsibilities of the parties to the lease. There is one, produced by ARMA in conjunction with LEASE and the ARHM, freely available on our publications page on www.arma.org.uk

And, how about providing a one or two page summary of the key terms of the lease and current outgoings - there is a template for this introduced by the Land-Registry last year.

Two simple documents that provide key information which will get read!

Of course, if we do have a major change to leasehold HIPs there will be a terrible waste of past time and trees. How many guides and leaflets will have to be discarded? How many systems, procedures and staff will be affected?.

It would be all worthwhile if we can give prospective purchasers of leasehold flats what they need and want - has anybody in government ever even asked them?

ARMA PUTTING THE PROPERTY MANAGEMENT PIECES IN PLACE

ARMA, the Association of Residential Managing Agents, has just launched a DVD/CD ROM to help RMC directors.

As more and more lessees take control of their blocks of flats or residential estates, so more and more residential management or right to manage companies come into existence, some 60,000 companies by mid 2007. Some lessees then become directors of their RMCs and must take on powers, duties and responsibilities under the Companies Acts.

ARMA has produced a DVD and accompanying CD Rom aimed to assist such directors in complying with the relevant company and other related legislation.

The training package will also benefit property managers if they are being tasked with the role of Company Secretary. If you are interested in purchasing a copy of this unique training package for only £23.50 or to see a short preview of the 15 minute video, log on to www.arma.org.uk/dvd_cdrom.cfm

In the last two issues of *Residentsline* we have explained how the Fire Safety Order which came into force in October 2006, requires a designated responsible person from the residential management company to carry out a risk assessment and take steps to reduce or remove the risk of fire.

The legislation is not onerous, it simply imposes a duty to keep a watching brief in very much the same way that any responsible management company will do as a matter of course, for example ensuring that fire exits are properly maintained and that inappropriate materials are not stored in common areas. If you need further guidance on fire safety, log on to:

www.communities.gov.uk/fire/firesafety/firesafetylaw

There you will find full guidance for common areas of flats or maisonettes by downloading:

- Fire Safety Risk Assessment Sleeping Accommodation.
- A Short Fire Risk Assessment form (which is in word format and can be downloaded from the same page).
- The Regulatory form "Fire Safety Order 2005, A Short Guide to making your Premises Safe from Fire".

If you want more background information on fire risk assessment, log on to the *Residentsline* website and you will find articles in issues 9 and 10 of *Residentsline* magazine. Remember, undertaking a proper fire risk assessment is a legal requirement which will be expected by your insurance company. So make sure that you undertake one regularly and it is good practice to have evidence of completed assessments just in case there is a claim.

Just a thought - if you are concerned about the prospect of carrying out a Fire Safety Risk Assessment on your own block, why not arrange a swap with another RMC? It's amazing how much clearer life is if you are looking at a project from a fresh angle!

Smoke Free

REGULATIONS



It was Summer 2007 when England went smoke free and the publicity was such that anyone who doesn't know that it is against the law to smoke in public buildings must have been taking their drag on a pack of Woodbines on Mars. But do you know the details of the Act and how it impacts on Residents' Management Companies (RMC's), their directors and the occupiers of flats?

The regulations do not prevent lessees and tenants from smoking in their own flats but they must not smoke in the internal common areas of the block. It is against the law! Residents who smoke in common parts can be prosecuted by the Local Authority and fined up to £200. RMC directors and managing agents have a duty to prevent anyone from smoking in common parts of blocks of flats. If they do not challenge smokers they can be fined.

All smoke free premises have to display signs at the entrance to all blocks with internal common parts. The minimum size of sign and wording is set out in the legislation. The "No Smoking" sign for each entrance to blocks of flats or offices must be at least equivalent to A5 size in area and displayed in a prominent position. The sign must display the international "No Smoking" symbol in colour, which should be a minimum of 70mm (3") in diameter and the sign say in easy to read print:

"No Smoking.

It is against the law to smoke in these premises."

Alternatively, "these premises" can be changed to refer to "this block" or to "communal areas". If a room or office is located within the block for staff, for example an RMC or porter's office, then the signage can be simply the No Smoking symbol in colour at a minimum diameter of 70mm, assuming the main entrance has the larger sign as described above.

Once again, failure to adhere to the law can be costly. Failure to display a sign can be punished by a fine of up to £1,000 or a fixed penalty notice of £200 on the landlord, Residents' Management Company or their agent, whilst failure to prevent smoking in a smoke free place can result in a fine of up to £2,500 on the Residents' Management Company, landlord or their agent. To find out more, visit www.smokefreeengland.co.uk

STATUTORY OBLIGATIONS TO LEASEHOLDERS

Are you a director of a Residents' Management Company or Right to Manage Company? If so, are you aware of your statutory obligations to leaseholders?

Improvement/ Repairs:

Make sure you know the terms of the lease before embarking on any major works project. Most leases usually provide that the landlord (or RMC) is responsible for repairs and maintenance of the building. The landlord will generally not be able to recover costs for improvement works unless the lease specifically contains a clause that permits the landlord to carry out improvement works at a service charge cost to the leaseholders. It can sometimes be difficult to draw a distinction between repairs and improvement works, but as a general rule, an improvement will usually consist of a feature of the building that did not exist at the time the original lease was created.

Statutory Information on service charge and ground rent demands?

Since 1st October 2007, a summary of rights and obligations must accompany your demand for service charges. This requirement applies also to any reminder letters that you send to the leaseholders chasing non/late payment of service charges. In addition, every service charge or ground rent demand should contain the name and address of the landlord together with the landlord's address for serving notices, failing which the demand is not payable, until the name and address is duly provided. A defaulting leaseholder could rely on this omission to avoid paying their service charge or ground rent demand. You can obtain more information about this from sections 47/48 Landlord and Tenant Act 1987.

Rights to Information under Sections 21/22 Landlord and Tenant Act 1985:

A leaseholder can make a written request to the landlord for a summary of costs incurred for the last financial year. This information should be supplied within one month of the date of the request or within 6 months of the end of the financial year, whichever is the later. In addition to this right, the leaseholder will have a further right to request reasonable facilities to view accounts, invoices and any other relevant documents that support the summary of costs. Where there are more than 4 flats in the dwelling, the summary of costs must be certified by an accountant. It will be a summary offence if without reasonable excuse; the landlord fails to supply the said information. Such offence could be prosecuted by the Tenancy Relations Officer of the local council or privately by the leaseholder in a magistrate's court. If successfully prosecuted, you could be liable to make payment of a fine up to £2,500.

The rule in Section 20B Landlord and Tenant Act 1985:

This is an important rule that you must be aware of because of the potential consequence to the management company (RMC).

If you incur relevant costs, that is service charge costs, and more than 18 months have passed before you inform the leaseholders that you have incurred this cost to which they will be expected to make a service charge contribution at some time in the future, that contribution may not be payable. It will be important therefore to serve a notice on the leaseholders setting out the amount and notifying them that the management company has incurred this cost, and will be seeking reimbursement at some future time.

Request for Insurance Information - Section 30A and Schedule to the Landlord and Tenant Act:

This provision entitles the leaseholder to make a written request to the landlord for a summary of the buildings insurance policy. The summary will set out the name of the Insured, the amount insured and the risks insured. Such summary must be supplied within 21 days of the request, failing which it will consist a summary offence that can be prosecuted at the magistrate's court. In addition to this right to a summary, the leaseholder can make a further written request to you for reasonable facilities to inspect and take a copy of the policy and any relevant documents like the insurance schedule.

Section 20 Consultation:

This is an important statutory provision that you must be aware of. This means that you should engage the leaseholders in a three stage consultation exercise where you intend to carry out major works to the building that will cost any one leaseholder more than £250 or you intend to enter into a Qualifying Long Term Agreement, being an agreement for more than 12 months at a cost of more than £100 per any leaseholder. The consequence of failing to consult is that a leaseholder could challenge the demand for service charge in respect of those works, and if successful, their contribution could be limited to £250 or £100 as the case may be for failure to consult.

Alero Orimoloye

The Leasehold Advisory Service LEASE - a government-funded, free legal advice service for leaseholders, landlords and others in respect of the law affecting residential leasehold and commonhold.
Tel: 0845 345 1993 www.lease-advice.org

The Need for Directors' and Officers' Insurance

Residents in their capacity as a Director or Officer of their Residents' Management Company face numerous duties and responsibilities, these include;

- Common Law duties
- Statutory Duties
- Duties towards employees
- Duties towards creditors
- Other legal duties

Actual claims probably best highlight the risks run by directors and officers.

Examples include:

An unruly family bought a flat in an otherwise select block. The owner of an adjacent flat immediately put her property on the market and alleged that she had been forced to sell for £20,000 less than the true price. She sued the Chairman and Secretary of the Residents' Association on the grounds that they failed to discipline the family, who had clearly intimidated her.

The Secretary of a small block of flats was asked to obtain alternative Buildings Insurance quotations. The contract he selected (in line with many policies) contained a "small print" restriction in respect of unoccupied/unfurnished flats. A pipe subsequently burst in an unoccupied flat, causing considerable damage to the property below. Cover was excluded and the Secretary was held personally responsible for failing to obtain suitable cover.

An RMC Director wrote a cheque for £15,000 to cover services provided by a building contractor. However, the cheque "bounced", as the association was insolvent. It was considered that the Director either knew, or should have known, the Company's financial circumstances and he was found to have been unlawfully trading and held personally liable for the amount plus costs.

A director of an RMC breached his authority in appointing a company to undertake work on their behalf without first checking their credentials. Proceedings have been taken by the lessees against the individual director for negligence, as the work will have to be redone at further cost.

Following the death of an elderly man as a result of a fall down a badly maintained staircase, the Health and Safety Executive are taking an action against all the directors of a Residents' Management Company, due to their failure to carry out necessary maintenance at the property.

Directors' and Officers liability insurance premiums are surprisingly low so can you afford not to protect yourself and fellow directors.

Directors and Officers' Liability Insurance for Residents' Associations and Residential Property Management Companies

Limit of Indemnity	£100,000	£250,000	£500,000	£1,000,000
1-25 flats	£162.75	£220.50	£341.25	£446.25
25-75 flats	£199.50	£299.25	£399.00	£551.25
75-100 flats	£315.00	£399.00	£525.00	£735.00

Premiums are indicative only.
Premiums include 5% Insurance Premium Tax.
Underwritten by Norwich Union or RSA.
Rates apply to Limited Companies. Separate rates apply to Committees.

WHAT IF DISASTER STRIKES...

Getting the sum insured right is so important for Residents' Management Companies

2007, with its floods, storms, tornadoes and some notable fires once again brought insurance to the forefront of our minds. Good insurance cover can, however, depend on the accuracy of the valuation placed on the buildings.

In general, it is not the claim caused by a leaking basin in the flat above, nor graffiti sprayed on the block of garages, which will cause the RMC an insurance problem, as for such claims under-insurance will often go undetected. However, adequacy of the sum insured would be scrutinized following major events such as a fire starting in the centre of a block which spreads upwards and downwards, with other areas of the building lying water logged from extinguishing the fire. If the repair costs were to exceed the Sum insured, what then?

Thankfully Residentsline, through Norwich Union, has one of the most comprehensive policies available in this specialist market. However, if the sum insured is wholly inadequate or exhausted by the loss, attention may then be turned by the residents to the RMC. It is after all, the RMC that represents the residents and which is ultimately responsible for the insurance policy. It is therefore good practice to obtain professional advice on sums insured for insurance purposes at least every 5 years.

Martyn Barrett, Director of BCH Limited, an approved supplier of insurance valuations to Norwich Union, has both a quantity surveying and loss adjusting background and has much experience in dealing with major incidents, particularly fires. Martyn says "The unexpected disaster need not be exacerbated by under-insurance. All too often the ongoing impact of under-insurance will last far longer than the initial terrible shock of seeing the asset razed to the ground. Setting the correct sum insured will avoid this misery."

Insurance reinstatement values rarely bear any resemblance to market values. With such wide ranging cover available, it is essential that all elements that make up 'buildings', as defined in the policy, are allowed for and included in the valuation i.e. not just the dwellings themselves. The NU policy covers amongst other things, the dwellings, garages, day rooms, common parts and lifts. The cover allows for external items such as car parks, lamp standards, hedges and fences. There is also an allowance for increases in cost related to compliance with legislation such as the Building Act, all of which should be factored into the value at the outset then index linked to protect against inflation. All of this responsibility sits with the RMC.

So how can the RMC fulfil its obligations?

BCH Limited offers discounted rates for Rebuilding Cost valuations to Residentsline readers. Fees are based upon the existing sum insured not the revised sum, with fees agreed in advance. For a relatively modest fee, peace of mind can be obtained so that in the unlikely event that disaster strikes the RMC can focus efforts on rebuilding, not trying

to raise funds to finance the underinsurance shortfall.

P.S. For extra peace of mind Norwich Union's Residential Buildings Insurance policies through Residentsline have an 85% Condition of Average clause. This means if the policy holder (RMC) is innocently up to 15% underinsured there will be no penalty. Does your policy have similar protection?

Value of Survey - based on existed sum insured	Valuation Fee (ex. VAT)
Up to £250,000	£280
Up to £500,000	£330
Up to £750,000	£400
Up to £1m	£475
Up to £2.5m	£725
Up to 5m	£850
Up to £7.5m	£1275
Up to £10m	£1375
Over £10m and heritage/listed buildings	Negotiable

Call 0800 281 235 for more information

WHAT IS CONTRACT WORKS COVER?

Yes JCT 2005 may affect you!

When a Residents' Management Company (RMC) engages a contractor to work on its premises there will normally be agreed terms. Most contracts involving an architect or similarly qualified person will be governed by JCT 2005 (Revision 1 2007) terms and conditions. Under JCT 2005 there are options to be agreed prior to signing the contract, one of which relates to insurance cover.

Within the JCT2005 format there are 3 main types of contract conditions:

1) JCT Minor Works Contract.

Appropriate where the work involved is simple in nature. There are no monetary limits, but it is unlikely to be used for contracts exceeding £250,000 in value.

2) JCT Intermediate Building Contract.

Appropriate for work involving the normal, recognised basic trades and skills of the industry, without building service installations of a complex nature or other specialist works. There are no monetary limits, but it is not generally used for contracts exceeding £1,000,000 in value.

3) JCT Standard Building Contract

There are a number of versions which are appropriate for larger or more complex constructions and alterations.

Each of the contracts have a number of different clauses relating to insurance, some of which stipulate which party should arrange cover for the works, the materials and the existing structure. It is important to note which insurance clauses apply to your contract to understand the responsibilities of all parties.

For example, Minor Works Contract Clause 5.4A requires the contractor to effect insurance in joint names with the employer (the RMC) for damage to works and materials by specified perils, whereas Clause 5.4B requires the employer (the RMC) to take out a joint names policy with the contractor covering damage by specified perils to the existing structure and the works and materials.

Even when Section 5.4A applies, it is considered prudent for RMCs to effect contingency cover on the "works" to protect shareholders in the event of failure of the Contractor or inadequacy of its insurance cover.

Residentsline's policies, underwritten by Norwich Union and RSA, provide contract works cover, protecting RMCs up to a contract price of £100,000, without additional charge. For larger contracts there is an option to increase the standard limit for an additional premium.

Residentsline Insurance

Residentsline is a unique insurance policy designed specifically for the needs of Residents Associations and Property Management Companies.

If you don't already insure with Residentsline, compare these features with your current policy and call us free on

0800 281 235 for a quotation or complete the details below and post your application form using the freepost address - or complete it on-line.

- "All Risks" basis (incl. Subsidence)
- Loss of or Damage to Contents of Communal Areas - limit £25,000
- Alternative Accommodation or Loss of Rent - limit 33.3% of Sum Insured
- Architects, Surveyors and other Professionals' Fees
- Debris Removal Costs and Reinstatement of Sum Insured following Damage
- Automatic Cover for Extensions and Additions - limits apply
- Contract Works Extension - Automatic limit £100,000
- Damage to Fixed Glass, Sanitary Fittings and Shower Trays
- Damage to Underground Pipes, Cables and Drains, and Clearance
- Storm Damage to Fences and Gates
- Removal of "Fly Tipping" - limit £2,500
- Removal of Bees/Wasps Nests from Buildings - limit £5,000
- Unrestricted Cover on Individual Vacant or Rented Flats
- Replacement of Risk Protection Equipment following a claim - limit £50,000
- Leakage of Metered Water, Gas, Oil or Electricity following damage - limit £25,000
- Cost of tracing leaking Water or Oil causing damage, and repair - limit £50,000
- Damage to Grounds by Emergency Services - limit £25,000
- Loss or Damage to Gardening Equipment and Garden Furniture and Ornaments - limit £10,000
- Loss or Damage to Trees and Shrubs - limit £500
- Cost of Reasonable but Exceptional Measures to avoid or mitigate a loss - limit £25,000
- Replacement of Communal Door Locks following theft of keys - limit £2,500
- Free Index Linking of Sums Insured
- Loss of Residents' Management Company Cash - limit £2,000
- Legal Liability for Injury to Employees - limit £10,000,000 (restricted to £5,000,000 in respect of terrorism)
- Legal Liability for injury to the Public or Residents, or Damage to their Property - limit £5,000,000 (£2,000,000 following terrorism)
- Non invalidation clause - in event of act or omission by a resident affecting the risk unless known to the management
- Legal Expenses of up to £50,000 for matters of Contract Disputes (Products and Services), Employment, Legal Defence, Property Protection (including Nuisance and Trespass), Bodily Injury, Revenue Enquiries and VAT Disputes
- 24 hour Emergency Service and Legal Advice Helpline
- 24 hour Emergency Access to skilled tradesmen

Residentsline policies are underwritten by Norwich Union and RSA providing protection on an "All Risks" basis, which includes loss or damage by:-

Fire, Lightning, Explosion, Aircraft, Earthquake, Impact, Storm, Flood, Escape of water, Escape of oil, Falling trees or branches, Riot & CC, Malicious Damage, Accidental Damage, Theft and all other damage not specifically excluded, to the building comprising:-

- Blocks of flats or individual private dwellings, including:-
 - Outbuildings, garages, sheds, swimming pools and tennis courts used by residents for domestic and leisure purposes.
 - Garden walls, patios, pavements, terraces, hedges, fences, gates, paths, drives, roads, car parks, bollards, lamp posts, cess pits, septic tanks, underground pipes and cables.
 - Interior decorations, kitchen and bathroom fixtures, outside aerials, dishes CCTV and light fittings and landlords' fixtures, fittings and tenants' improvements.
 - Any common parts to the insured property, including furniture, furnishings and other property of the Insured or for which the Insured is responsible
- Subject to
 - £1000 excess in respect of damage by Subsidence, Ground Heave or Landslip.
 - Negotiable excess in respect of any other material loss or damage

Either cut out this form or photocopy it and send it to:

FREEPOST RRRK-KHXA-BUHT, Residentsline 29 Waterloo Road WOLVERHAMPTON WV1 4DJ

- There's no stamp required! Or fax to 01902 710327. Alternatively, complete the form on our website: www.residentsline.co.uk

Residentsline

Please complete the details below and post back to us, or call Freephone 0800 281 235 for a quotation or information.

Company name: _____

Contact: _____ Position: _____ Tel No: _____

Postal address _____

Post code: _____

Renewal Date: _____ Current Insurer: _____

Sum Insured £ _____ Declared value, if known (£ _____)

Address of Building(s) _____

Listed? _____ No. of Garages _____

Age of Building: _____ If converted, when? _____ No. of Buildings _____ No. of Storeys _____ No. of Flats _____

Construction: Walls _____ Roof _____ Floors & Stairs _____

- Are the buildings
 - occupied as i) Holiday homes? ii) Bedsits/student accommodation? iii) Hostel? Yes No
 - affected by subsidence, ground heave or landslip, now or at anytime in the past? Yes No
 - abnormally exposed to storm or flood? Yes No
- Are there any Communal Facilities? (lift, boiler, tennis courts, swimming pool etc) or any commercial use? (shops, offices, restaurants etc) Yes No
- Have you been refused insurance or had special terms/conditions imposed? Yes No
- Have losses or claims been suffered in the last 3 years? Yes No

If you have answered YES to any questions please provide details in the box below.

The Silent Killer

Carbon monoxide fumes are particularly dangerous because they can't be detected. You cannot see, smell or taste the fumes which can kill without warning in a matter of hours.

CO poisoning can mimic many common illnesses such as flu or even simple tiredness. The key symptoms to look out for are drowsiness, headaches, breathlessness and vomiting.

Carbon monoxide is produced when there isn't enough air for the complete burning of carbon fuels such as gas, oil and coal which causes an excess of poisonous fumes; signs that an appliance may be leaking excess carbon monoxide include: ● Yellow or orange flames ● Soot or stains around the appliance ● A pilot light that frequently goes out.

Remember, it is the responsibility of every landlord to have gas appliances maintained by a CORGI registered gas inspector and to obtain an annual certificate of maintenance. It is also essential for flues and ventilation systems to be installed by CORGI registered competent persons.

SAVE 20% ON CARBON MONOXIDE DETECTORS

Customers of Residentsline can purchase battery powered carbon monoxide detectors for wall or ceiling mounting for just £48.64, that's a saving of 20% off the list price and includes a 5 year guarantee. If you want to take advantage of this offer, contact the Customer Services Department at Chubb Fire on 0161 654 226.

**WHY NOT HAVE
YOUR ACCOUNTS PREPARED
BY A PROFESSIONAL FOR JUST
£130 +VAT**

**CONTACT: PETER SMITH FCA
Flat Management Company Accounts Ltd
TEL: 0117 910 9192**

**DUE
SOUTH**



To further enhance our reputation for insurance expertise and excellent customer service, we are pleased to announce the creation of a new position for **Residentsline** of Sales Manager for the South of England. We have recruited Paul Brooks who is based in Southampton to fulfil this role.

Paul brings with him 20 years of insurance experience, much of this gained in arranging Property Owners insurance.

Contact him on 02380 601382 or email paul@residentsline.co.uk

PETS CORNER

LEOPARD GECKO



If you are looking for something small, easy to keep and quiet as a pet, then you can't go wrong with a Leopard Gecko. One of the easiest and most widely kept species of lizard, Leopard Geckos are easy to care for and calm natured, making them ideal first pets.

Found in dry rocky areas from Iran through Afghanistan and Pakistan to North West India, geckos can be kept on their own or will live happily together providing there is only one male to several females, since males will fight to the death and should always be kept apart. Fed predominantly on crickets and kept warm using a heat mat or basking lamp, believe it or not you can become emotionally attached to the little chaps!

Useful Telephone Numbers

ABI (Association of British Insurers)	020 7600 3333
Arboricultural Association	01794 368717
ARMA (Association of Residential Managing Agents)	020 7978 2607
BCIS (The Buildings Cost Information Service)	020 7695 1500
The British Wood-Preserving and Damp Proofing Association	0870 121 6737
CORGI (Council for Registered Gas Installers)	0800 915 0480
Federation of Master Builders	020 7242 7583
FENSA (Glass & Glazing monitoring organisation)	0844 84 888 28
Financial Ombudsman Service	0845 080 1800
FPRA (Federation of Private Residents Associations)	0871 200 3324

FSA (Financial Services Authority)	020 7066 1000
HSE (Health and Safety Executive)	0845 345 0055
Institute of Plumbing and Heating Engineering	01708 472791
The Institution of Structural Engineers	020 7235 4535
LEASE (Leasehold Advisory Service)	0845 345 1993
London Tree Officers Association	020 7974 4124
National Association of Estate Agents	01926 496800
National Federation of Builders	0870 898 9091
RICS (Royal Institution of Chartered Surveyors)	0870 333 1600
Trees for Cities	020 7587 1320

Whilst every effort has been made to ensure the accuracy of the contents of Residentsline, we accept no responsibility for errors or omissions which may be included. Views expressed by contributors are not necessarily those of Residentsline.

**Call free
0800 281 235**

**Residentsline Limited Registered Office:
29 Waterloo Road Wolverhampton WV1 4DJ
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