

Unbelievably, at least 3500 people in Great Britain die each year from mesothelioma and asbestos related lung cancer as a result of vast exposure to asbestos. The annual number of deaths is predicted to go on rising into the next decade and workers such as plumbers, carpenters and electricians are viewed as amongst the highest risk.

ASBESTOS -the hidden menace

On the 21st May 2004 the control of Asbestos at Work 2002 Regulations finally came into force. Do not let references to "non-domestic places" and the "work place" mislead you, for the legislation also applies to common areas of domestic premises including house developments and blocks of flats in both the rented and owner occupied sectors (for example lifts, stairwells, corridors, offices, yards, garages, outhouses, roofing, boiler houses and other communal areas).

The duty to manage requires the duty holder to:

- take reasonable steps to find asbestos on their premises and assess the condition of these materials
- presume that materials do contain asbestos unless there is strong evidence they do not

- prepare a record of the location and condition of asbestos or presumed asbestos materials and assess the risks from them
- prepare and implement a plan to manage those risks
- provide information on the location and condition of those materials to anyone who is liable to disturb them (eg plumbers, carpenters and electricians).

The legislation places an emphasis on taking reasonable steps, consequently in a small complex a walk through inspection by a competent person may be adequate - providing he summarises his findings in a formalised document. Only if, at a later date, work is planned that could disturb any material that may contain asbestos will a full survey including sampling be appropriate.

Where premises are more complex

or where maintenance or refurbishment is planned then a full survey is more appropriate - including the testing of materials.

The legislation does not require you to remove all asbestos. The material is only a risk to health when it releases its fibres, so where the material is in a good condition and in a location where it will not be disturbed it should be left in place and effectively managed.

continued on page 3

PART OF THE FAMILY ...



Photograph courtesy of Mainstay Property Managers

...another prestige property insured by Residentsline

HEALTH & SAFETY GUIDE UPDATED

A couple of years ago Residentsline offered a free Health and Safety Guide to all its policyholders and the take up was phenomenal. However, time has moved on and not surprisingly legislative requirements have proliferated so Residentsline has now updated its guide and once again is making it available to our policyholders.

For your free copy send a self addressed envelope together with your policy number. If you would like a copy but have yet to take advantage of Residentsline's competitive and comprehensive insurance policies send a self-addressed envelope with a cheque for £2.00 to cover production costs and we will be pleased to send you a copy.



worth the wait?

After 16 years of waiting and numerous articles in past *Residentsline* magazines, Commonhold finally came into force on the 27th September 2004.

It's finally time for *Residentsline* to change its articles on Commonhold and Leasehold Reform from the future tense to the present. It is now possible for new interdependent developments to be built on a Commonhold rather than a Leasehold basis. It is also possible for a group of Leaseholders or owners of freehold flats to convert to Commonhold tenure.

The practical detail is contained in the Commonhold Regulations 2004 which provides standardised documents for both the Commonhold Association (CA) and the Commonhold Community Statement which specifies the properties and rules of the Commonhold.

In a Commonhold development the Commonhold Association owns and manages the common parts and its members are exclusively Freehold owners of the Commonhold units, but subject to the rights and obligations inherent in Commonhold prescribed by the Commonhold Association and Community Statement.

The Commonhold Community Statement specifies the properties and rules of the Commonhold. Land can be registered as Commonhold only if there is:

- a freehold unit ownership
- a clean break on the transfer of units
- a Commonhold Association (CA)

i.e. a Company limited by guarantee and registered at the Companies' Registry.

Only unit holders can be members of this company and it must have standard Memorandum and Articles of Association which are prescribed in schedules 1 and 2 of the 2004 Regulations. Any additional provisions must be clearly labelled as specific to that Commonhold.

There must also be a Commonhold Community Statement (CCS) which is prescribed in schedule 3 of the 2004 Regulations.

The Commonhold Regulations 2004 are very precise, later amendments to the CCS are only allowed within strict parameters of these regulations under the 2002 Act.

Details of particular Commonholds such as insurance and payment of Commonhold Assessments will be found in the "local rules" contained within each CCS.

A CCS cannot restrict the right of the unit holder to sell, mortgage or otherwise deal with their unit although restrictions apply on leasing residential Commonholds. Leaseholders can convert to Commonhold provided that they are unanimous with the freeholder and any immediate leaseholder and they have the consent of any other parties with a charge (e.g. mortgage) over the flats. Thus, in practice, conversions are likely to involve

smaller blocks. Commonhold may also appeal to the owners of leasehold flats where the freehold is collectively owned, who by converting can make their property more marketable.

The Directors of the Commonhold Association need not be members, but have a duty to manage, run and enforce the Commonhold obligations set and consult on annual Commonhold assessments together with emergency assessments if the need arises.

If units are let, the Commonhold Association can direct the tenant to pay the rent to the CA if the unit owner fails to pay for assessments. Any disputes are resolved by recourse to conciliation and mediation with access to a Commonhold Ombudsman.

The clean break principle means that once the unit is sold any debts that are owed at the time of transfer will become the responsibility of the new owner.

If you want to gain further understanding of how Commonhold works and how it differs from conventional forms of ownership there is a learning package available at www.landregistry.gov.uk called Guide to Commonhold.

DAVID HENSON
Hadjkiss, Hughes & Beale
Tel: 0121 427 3401

PETS CORNER!

Many tenancy agreements specifically exclude the keeping of pets, while others place limitations on those that will be accepted, but beyond this legal restraint there is the matter of common sense.

Flats are rarely the ideal place to keep the majority of pets. There are obvious exceptions, fish rarely cause too much noise or disturbance (unless someone breaks their tank!) but if you are looking for something more tactile we may have just the suggestion for you. Ragdoll cats were so called because of their relaxed and laid back temperaments: A website dedicated to the cats (www.tbrcc.co.uk) inevitably extols their virtues - describing them as intelligent, versatile, calm, affectionate and loving. They can even be voice trained to come when their name is called and because they are non aggressive and mild

mannered owners clubs recommend they are only ever taken out on a lead!

We have to admit at *Residentsline* that we had never even heard of the breed until one resident recommended them as the perfect flat cat (we are sure there is a poor joke in there somewhere, but we refuse to rise to the bait!) so yet again we are raising a question as to whether other readers have experience of Ragdoll cats and whether they are really the purrfect pet for apartment living.



Home Assistance Plus+

A new product from Residentsline and available exclusively through Residential Management Companies (RMCs) is designed to provide peace of mind for residents and protection for RMCs alike.

Residentsline's Home Assistance Plus has been specifically designed to give you help when you need it most - immediately after an emergency, so should you need repairs in a hurry, there is someone you can rely on.

One call to the DAS Helpline will arrange for a contractor to come to your home and carry out immediate repairs. If you suffer unexpected damage to doors or windows, blocked drains, burst pipes, or problems with your main heating system which constitutes an emergency, you will require urgent repair work. Authorised contractors can attend day or night 7 days a week to make your home safe or secure or prevent further damage. The Residentsline Home Assistance Plus cover will pay the following cost up to a maximum of £500 (including VAT) per incident.

- The cost of the contractor's call out
- Up to 2 hours labour charges
- Up to £100 for parts and materials.

Home Assistance Plus even covers the loss of the only available set of keys to your home if you are unable to replace them or gain normal access.

Residentsline Home Assistance Plus removes the need to take out separate and costly emergency cover offered by your gas, water or electricity supplier and costs only £15 per year per flat.

Because it's so competitive, Residentsline can only

organise cover on an entire block basis. Therefore, the Residential Management Company would co-ordinate participation by all owners in order to qualify - but for around only 4p per flat per day, it really is a bargain and a great way to achieve peace of mind.

For more information or a prospectus 'phone Residentsline 0800 281235



how complicated CAN LIFE BECOME?

In previous issues we have highlighted the advantages of purchasing your freehold - and the increase in value of individual flats, which can be achieved particularly if the existing leases are short.

Residentsline has also provided an outline guide to the legislation, which explains how flat owners can approach the freeholder in order to purchase the freehold.

However, more than one correspondent has inquired how the

right to buy is affected if there is an intervening head leaseholder.

In the majority of cases the head leaseholder will be the managing agent, in which case the flat owners are de facto sub-leaseholders. In such cases the purchase of the freehold is more complicated but the situation might not be as tortuous as you may at first expect. In the majority of cases the head lease will only be a few days longer than the term of the individual flat leases. The total rent payable to the head landlord by individual flat owners is also more than likely the

same as that payable by the head landlord to the freeholder (i.e. the head lease is created as part of the process of delegating responsibility and is rarely an additional profit centre in the ownership chain).

Under the 2002 legislation there is the ability for flat owners to not only acquire the freehold but also to buy out head leases.

The sensible approach is to have a three-way meeting between sub-leaseholders, head leaseholders and freeholders and to agree the total price flat owners will pay for

continued from page 1

The duty of care requires that you make available information on the location and condition of the asbestos to anyone likely to work on it or disturb it.

Any employees involved in building maintenance work or any contractors working on the premises should be informed by you if the building contains or may contain asbestos. They should also be told where it is and that they are at potential risk to their health if they disturb it. Those installing pipes, cables, computer equipment and telephones could also disturb asbestos during their work - particularly in inaccessible areas that may not have been surveyed for asbestos previously. The risk extends to the emergency services, particularly the Fire Brigade, and it is suggested that Residential Management Companies' Directors contact their local brigade for the sharing of information.

The duty to manage is vested in all those who have responsibility for the maintenance and repair of premises i.e. invariably the directors of a Residential Management Company.

If you want further information on your responsibilities in managing asbestos and a guide to engaging the services of a contractor, the Health and Safety Executive's Comprehensive Guidance on managing asbestos (227) provides useful tips on the tendering and contracting process - see their website www.hse.gov.uk/asbestos

the freehold and how that price should be apportioned between the freeholder and the head leaseholder. If such negotiations are successful, upon completion the head lease will be surrendered so that the individual flat owners are direct tenants of the freeholder which will be a limited company (Residential Management Company) controlled by the tenants themselves.

For more information contact The Leasehold Advisory Service www.lease-advise.org.uk Tel: 0845 345 1993

Leasehold enfranchisement

ONE TALE OF WOE:



To paraphrase many a 1950s B movie, the following is a true story but the names have been changed to protect the innocent.

Residentsline frequently features articles on Leasehold enfranchisement: As our correspondent graphically demonstrated, while the legislation doesn't look particularly complicated (everything is relative!) - you should never underestimate the ability of the legal system to frustrate.

For one company it has taken over 10 years and cost over £53,000 and the company is still at square one of the process. They are currently on their fourth lawyer and have served their seventh (inappropriately named) initial notice!

To the casual observer it takes on an air of high farce, obviously to those directly involved it is both a costly and frustrating experience. To those of you who are considering Leasehold enfranchisement it may provide a useful warning as to what can go wrong. Incidentally, the Residential Management Company did report solicitor number 3 to the Law Society who found no case to answer.

A block of 14 London flats, which is self-managed and has 100% owner participation, attempts to acquire the Freehold - starting day one of the 1993 legislation.

1993 We hire a prestigious firm of Berkeley Square lawyers to acquire the Freehold.

1994 The Freeholders reject our Initial Notice, claiming we are not entitled to enfranchise.

1995 First Court Case. We prove our entitlement and win costs. The Initial Notice is served again but rejected by the Freeholder, claiming that the signatories "don't really live there".

1996 Second Court Case. We win with exemplary costs against the Freeholder. The Notice is ready to be served again but ...

1997 ... our lawyer and 4 other partners are disbarred. (On unrelated business).

1998 We ask several law firms to "pitch" for our business with cost estimates and select a small, out-of-town firm. The Initial Notice is served without problems, but the figure is in dispute. The Freeholder puts the purchase price at £800,000 and our surveyor reckons it's worth £60,000. We have to go to the Leasehold

disability discrimination act

Recent legislation introduced well-publicised responsibilities for owners of commercial premises to ensure amongst other things, easier access for the disabled.



The same legislation already places a responsibility on Directors of Residential Management Companies to ensure that there is not discrimination against disabled people wishing to rent or buy properties. For example, it is unlawful for those who manage premises to discriminate against a disabled person:

- in the way they permit a disabled person to use any benefits or facilities
- by refusing or deliberately not permitting the disabled person to use any benefits.

But subject to Royal Assent, new legislation due to come into force in December 2006, adds to the existing protection for disabled people by requiring a Controller of Premises (including Directors of Residential Management Companies) to make "reasonable adjustments" for disabled tenants and occupiers. Providing certain

conditions are met (for example, once a request has been made) a landlord or manager of premises that are to let or of premises that have been let or sold must make reasonable adjustments to their practices, policies and procedures or provide an acceptable standard of services for a disabled person. For example, a Residential Management Company might have to allow disabled tenants with mobility difficulties to leave rubbish in another place if they cannot access the designated refuse point.

The key to the new proposed legislation is flexibility: for example, if a communal area is closed for health and safety reasons at a time when a disabled person needs to access it because they cannot use an alternative route which would be available to an able person, then a Residential Management Company would be expected to take reasonable steps to reschedule

work so that the disabled person could enjoy access to and from their property as required.

Similarly, if there are clauses in the lease which forbid alterations to be made to the property but a disabled resident needs a chairlift then it would be deemed a reasonable compromise to allow the chairlift to be installed, provided the disabled person agrees to reinstate the property to its original condition when they leave.

Other considerations may include putting minutes of the residential management company's AGM into 20 point font for visually impaired members or providing a clip-on receiver that vibrates when a communal doorbell rings for the benefit of tenants who are hard of hearing.

However, the duty will not arise unless the auxiliary aid or service is needed specifically in connection with the use of the premises concerned. Accordingly, a landlord would not have to provide a wheelchair for a tenant who has difficulty walking, as the tenant would need this for general purposes and not just for moving around the flat.

Once again the key word in the

proposed legislation is reasonable. The majority of Residential Management Companies probably already act on this basis without any requirement for legislation but in view of the relatively imminent arrival of new legislation in December 2006 it will be well worthwhile building plans for its compliance into any activity which is undertaken between now and the end of next year.

Further information can be found on www.disability.gov.uk/dda



Valuation Tribunal. A Participator's Agreement is signed by all owners, so no one can pull out. This ties in the flat, not the individual, to the deal.

1999 After a June postponement (Freeholder "not ready") the LVT case is heard in August.

2000 In February we get the decision: We are awarded the Freehold for £65,000 and have to, as stipulated, pay the Freeholder's LVT costs as well as our own. Funds are collected and we are poised to pay. We keep pushing our lawyer: When? He says he is busy "on the detail". So busy in fact that he forgets to seal the application by the mandatory date, making the LVT ruling null and void. We have to start again, but have to wait the statutory year. Gritting our teeth, and to save time, we agree to continue with the same lawyer...

2001 A new Initial Notice is served in May. The paperwork is wrong and is rejected. He prepares to serve it again, but before he can do so is disbarred. (Again, on unrelated business).

2002 A clever lawyer is recommended. He is a personal friend of a new owner in our building. He advises us on recent changes to the Freehold legislation and is prepared to act for us. However, after a few months the new owner sells, with a good profit and our clever lawyer also takes out, for his client the share of the Freehold monies paid by the previous owner. He claimed the Participator's Agreement was badly drawn up, and that we, as a company, "had failed to acquire the Freehold". A new lawyer is found.

2003 In March we were ready to serve the Initial Notice again, however the lawyer could not find "any public record of the Freeholder's existence". Apparently the word "land" had been omitted at Companies House. This took a few months to sort out and eventually the notice was served in June. It was rejected because the address was wrong. It was served again in September and rejected because, by this time, the Freeholder had really changed its name.

2004 In March the Initial Notice was served to the right company at the correct address. Early June we were advised that the notice had been rejected and withdrawn because "the legislation has changed so that the definition of qualifying tenants are altered". In October the final notice was served again. The landlord's solicitors claimed this was again invalid - though we dispute this.

2005 January Following counsel's advice we are pressing ahead for another Leasehold Valuation Tribunal.

At Residentsline we are keen to know if this sorry tale is simply a "one off" caused by an unfortunate choice of lawyers on no fewer than four occasions, or whether you have also found the subject of Leasehold enfranchisement a more complicated experience than the legislation at first suggests. We await your comments with interest.

Editor.

CATCH 20

Strict compliance with section 20 of the Commonhold and Leasehold Reform Act 2002 would mean that even the "simplest" and smallest Residential Management Company (i.e. where only owners can hold shares in an RMC, so shareholders are in effect their own landlord), would need to employ a qualified agent.

However, Residential Management Companies can choose to ignore this aspect of the new legislation without criminal penalty but beware - if you choose to take this course of action you also forfeit the protection of the law in relation to the Act.

Therefore, if the landlord does fail to comply with the consultation requirements under the Landlord and Tenant Act 1985 as amended by the Commonhold and Leasehold Reform

Act 2002 then a leaseholder may be justified in only paying up to the £250 limit for qualifying works and the RMC will not be able to apply for legal remedy in such a case.

It is a moot point whether, while under section 20 a flat owner can limit their contribution to £250, in their capacity as a shareholder of the RMC the same flat owner will be obliged to "pick up the balance". This is a technical point which will be determined by detailed reference to a particular Company's Articles of Association.

The considered advice must be to ignore the requirements of section 20 at your peril! A breach may not mean you have become a criminal but could leave you exposed if a financial dispute ensues.

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 to £630.00
75-100 flats	£315.00	£399.00	£525.00	£735.00

Premiums include 5% Insurance Premium Tax.

Underwritten by Norwich Union or Royal & Sun Alliance.

Rates apply to Limited Companies. Separate rates apply to Committees.

global

WARNING

It really isn't nostalgia playing tricks with our memory: while the summer holidays of our childhoods may not have always been filled with cloudless blue skies and sunshine, our weather really is becoming more and more erratic and insurance companies have the statistics to prove it!

The devastating floods at Boscastle in the height of the holiday season and the scenes of devastation in Carlisle are being supplemented by stories of hurricane force winds and tornadoes throughout the winter months. When high winds and winter storms cause a rush of insurance claims, it is tree damage in one form or another which repeatedly comes close to top of the 'blacklist'. On the basis that prevention is better than cure the International Society of Arboriculture provides common sense advice to help prevent tree damage in future storms:

- Keep trees healthy and vigorous, avoid damaging their roots.
- Regularly prune dead or weakened limbs and occasionally trim their crowns.
The goal is to produce a well-shaped tree with a centre of gravity squarely over the trunk and a crown that lets wind pass through it rather than catching it like a sail.
- Avoid planting brittle species, your local arborist or council tree officer can advise on the best choice for your area.
- When planting a tree try to visualise it when it is mature - and avoid placing too close to buildings or power lines.

Keep a tree healthy and it is wonderfully resilient. Even if they look mortally damaged after a storm they do have an amazing ability to recover. With proper pruning and care all but the severely damaged have a good chance to regain their original health and beauty. So if there is a major storm in your area, assess the damage but don't be too quick to declare a tree "beyond hope".

If damage is relatively slight or if most of the tree's basic structure is still intact, despite the loss of many smaller limbs the tree stands a good chance of making it. On the other hand if the trunk is split or if most of the tree's leafy crown is down the tree may be beyond help.

If large limbs are hanging, if utility cables or structures are involved or if climbing is required don't try and make the repairs yourself. Secure the services of an ISA Certified Arborist or other appropriately qualified tree specialist who can recommend the needed repairs. Log on to www.isa-uki.org for more details. If you do undertake tree surgery yourself after a storm never cut the main branches back to the stubs, ugly weakly attached limbs will often grow back higher than the original branches and be more likely to break off in a future storm.



prevention

IS BETTER THAN cure

Pipes set in concrete floors may have been a neat design feature when purpose-built flats were constructed - but they can be a hidden time bomb!

Many purpose-built blocks of apartments, particularly those built in the 1960s and 1970s, have water pipes actually set into concrete floors. It certainly proved to be a design trend that was easy on the eye - but after 30 or 40 years of use a very obvious design fault is coming home to roost.

Not surprisingly, every pipe has a natural life span and for many 1960s and 1970s buildings, that life expectancy is nearing an end. When a pipe set into a concrete floor begins to leak problems just multiply. Initially you may not be aware that there is a leak at all, slowly the water begins to degrade the concrete and by the time the problems become apparent you can have a very major repair job on your hands. Often it is difficult to even find the source of the leak: Floors have to be dug up and replaced and the amount of disruption to a number of residents caused by one "small problem" can be alarming.

On the basis that prevention is better than cure, one simple remedy is to isolate all under-floor pipes and replace them with surface piping. Relatively quick and inexpensive, the installation of surface pipes causes little disruption and is not as intrusive as you may at first think.

It's certainly worth considering the next time you are having your system serviced or up graded (or indeed if you have discovered a leak).

Financial Services Authority

After much hype and even more work the new Financial Services Authority regulations for general insurance finally came into force on 14th January 2005. (If we printed off the "handbook" setting out the requirements with which Residents*line* had to comply in order to satisfy the Financial & Markets Act 2000 we would end up with a pile of paper nine feet high!).

As an FSA regulated intermediary Residents*line* along with all other general insurance providers is now obliged to give detailed information in a structured way to enable you to make a valued judgement as to the quality of service on offer.

We must provide you with information about our services including:

- whether we offer policies from a range of insurers, a limited number of insurers or one insurer
- which type of service we offer: advice and recommendation after assessing your needs, or information on a range of products for you to choose from
- whether you have to pay a fee for the service.

You will also receive a document giving you a summary of the policy including the main features and benefits, any significant or unusual limitations on the cover, how long the insurance lasts and how to contact to make a claim.

You won't be surprised to know that Residents*line* welcomes these new requirements. We have always taken a pride in offering comprehensive policies which represent excellent value for money and so any initiative which enables customers to make well informed decisions is welcomed by us.

Residents*line*

For a competitive quotation
for residential buildings insurance

Call free
0800 281 235

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.

- | | |
|--|---|
| <ol style="list-style-type: none"> 1. "All Risks" basis (incl. subsidence) 2. Communal Contents (per building) - limit £25,000 3. Payment for alternative accommodation or loss of rent - limit 33.3% of sum insured 4. Architects, Surveyors and Managing Agents fees and debris removal costs 5. Damage to Fixed Glass and Sanitary Fittings 6. Damage to underground Pipes, Cables and Drains and Clearance 7. Storm damage to fences and gates 8. Theft cover on property not in locked buildings 9. Unrestricted cover on vacant flats 10. Cost of replacement or refilling used extinguishers following a claim 11. Leakage of oil or water from tanks or pipes 12. Leakage of Metered water, gas and electricity - limit £25,000 13. Cost of tracing leaking water or oil causing damage and repair 14. Cost of repairing damage to Gardens and Grounds by Emergency Services - limit £25,000 15. Cost of felling or lopping dangerous trees - limit £500 16. Cost of exceptional measures to alleviate possible damage - limit £25,000 | <ol style="list-style-type: none"> 17. Replacement of Communal door locks following theft of keys - limit £1000 18. Loss or damage to garden furniture and equipment - limit £5000 19. Unrestricted cover on individual Vacant or Rented flats 20. Free Index Linking of sums insured 21. Loss of Residents Association or Management Company Cash - £2000 22. Legal liability for Injury to Employees - £10,000,000 (restricted to £5,000,000 in respect of terrorism) 23. Legal liability for Injury to the Public or damage to their property - limit £5,000,000 (£2,000,000 for terrorism) 24. Legal liability for injury to Residents or damage to their property - limit £5,000,000 (£2,000,000 for terrorism) 25. Non invalidation clause in event of act or omission by a resident affecting the risk unless known to the management 26. Legal expenses - limit £50,000 27. 24 hour Emergency Helpline - including legal advice and domestic services 28. 24 hour emergency access to skilled tradesmen |
|--|---|



Underwritten by CGU Insurance plc (trading as Norwich Union). An Aviva company.

Either cut out this form or photocopy it and send it to: Residentsline, FREEPOST (MID 14042), Wolverhampton WV1 1BR
 - There's no stamp required! Or fax to 01902 710327. Alternatively, complete the form on our website: www.residentsline.co.uk

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

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

Construction: Walls _____ Roof _____ Floors & Stairs _____

1. Are the buildings

a. Occupied as i) Holiday homes? ii) Bedsits/student accommodation? iii) Hostel?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
b. Affected by subsidence, ground heave or landslip, now or at anytime in the past?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
c. Abnormally exposed to storm or flood?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
2. Are there any Communal Facilities? (lift, boiler, tennis courts, swimming pool etc)

or any commercial use? (shops, offices, restaurants etc)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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3. Have you been refused insurance or had special terms/conditions imposed?

	Yes <input type="checkbox"/>	No <input type="checkbox"/>
--	------------------------------	-----------------------------
4. Have losses or claims been suffered in the last 3 years?

	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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If you have answered YES to any questions please provide details in the box below, or use space for additional comments

8 Flood Risk Soft-Ware Flood Mapping Goes Live

According to a study conducted by the Government, the homes of 10% of people living in England and Wales are at risk of flooding. Put another way, that is 5 million people in 2 million properties, estimated to be worth over £200 billion.

The number of major flood events, such as those in Boscastle and more recently Carlisle, has increased over the last decade with the UK suffering extensive flooding in both 1998 and 2000. These major events coupled with projections that future events will occur more frequently and be of greater severity have led insurers to reassess the way they underwrite flood risks.

One of the factors required to accurately assess the risk of flooding for a specific property is the relationship between the height of the flood waters and the ground upon which the property is sited. Ordnance Survey maps capture height information at 5 metre levels but as small variations in the ground height of a property can make the difference between whether the property will flood or remain dry during any specific flood event, Norwich Union commenced a three year programme to produce a more accurate digital elevation map of England, Scotland and Wales with accuracy down to 0.5 metres in some areas.

Working with experts in the field of flood assessment Norwich Union has produced a detailed flood map which is able to provide a property specific assessment of the risk of flooding. Residentsline clients insuring with Norwich Union are now able to benefit from more accurate premiums as a result of this improved assessment of flood risk.



Meet the Staff

Just to prove that at Residentsline we are one big happy family here are some of us at the wedding of Stephanie last November. She has been at Residentsline for 1 year and is a renewals underwriter.

Stephanie is a former 400m International hurdler for Great Britain and Northern Ireland but is now content to watch it on television. She spent her honeymoon in Kenya and was relieved that many of the friends she made there were not affected by the recent Tsunami.

Stephanie is now expecting her first child with husband Jon and this will be a welcome addition to our happy family.



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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	01332 225100
CORGI (Council for Registered Gas Installers)	01256 372300
Federation of Master Builders	020 7242 7583
FENSA (Glass & Glazing monitoring organisation)	0870 780 2028
Financial Ombudsman Service	0845 080 1800
FSA (Financial Services Authority)	0845 606 1234

HSE (Health and Safety Executive)	0870 154 5500
IEE (Institution of Electrical Engineers)	020 7240 1871
Institution of Plumbing	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

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