

**Ringley Chartered Surveyors**  
**Insurance Claims procedure for Residential Tenants.**

- Where Ringley manage some of their properties on behalf of certain freeholders/leaseholders it does so through insurance broker Stirling General Insurance Services Ltd, 81 Albany Street, Regent's Park, London NW1 4BT.
- If a tenant experiences damage to their demise from an insured risk and not an incident instigated by the tenant, then there may be a valid insurance claim.
- The insurance cover provided by the freeholder/leaseholder's insurers relates to damage to fabric of the property, including the tenants demise.
- The tenant is responsible for insuring the contents of the demise.
- **The tenant is responsible for insuring tenants improvements within the demise.**
- Following an incident where the tenant feels there is a valid claim, then the tenant should advise Ringley who in turn will give notice to the insurance broker.
- Ringley will then provide the tenant with an insurance claim form.
- The tenant will then complete the form and provide at least 2 quotes for the work required to repair any damage caused by the incident. Photographs of the damaged area and a copy of the invoice showing where original damage has been repaired should also be submitted.
- Dependant on the extent of any damage the insurer may send a claims loss adjuster to validate the level of damage and the cost required to put right.
- The insurer via the broker will authorise the claim based on the lowest received quote unless there are exceptional reasons why the company/contractor providing the higher quote should be chosen.
- All individual claims will be subject to a policy excess which will be deducted by the insurer when paying out the claim. Details of any excess will be notified to Ringley from the insurance broker following the first submission of any claim.
- Once the damage from the incident has been repaired, then the tenant should submit the invoice(s) to Ringley who will then forward this to the insurance broker (Stirling) direct and they in turn will obtain payment from the insurer
- The insurance company reserves the right to send a loss adjuster to inspect any repair work.