

# Dealing with Water Leaks

## What should you do if you find that tenanted property is leaking into your Leasehold Flat?

The first thing is to get the leak stopped. Contact your neighbour and request that they turn off the water and report the repair. If you cannot contact your neighbour directly contact FCHO on 0161 393 7117 and inform us about the problem. We will try to speak to your neighbour and if it is a from FCHO's tenanted property we do all we can to have the leak repaired as soon as possible. If the leak is from a leaseholder's property we will contact them to have the leak repaired as soon as possible.

## What if the leak is from your property into a tenanted property?

Again the most important thing is to stop the leak. As soon as a problem is reported to you, you should turn off the water and have a plumber attend to repair it. FCHO cannot repair it. It is your obligation under the terms of the lease to make sure it is repaired.

## The leak has caused damage to my property. What can I do?

For both of the above scenarios, damage may result from the leak and therefore you may wish to claim via your Building Insurance included for in the service charge you pay us.

You may be able to claim for damage caused to the structure; ceiling damage, floorboards, fitted wardrobes, decoration, and kitchen units. The building insurance company JLT Speciality will tell you whether your claim is valid; their decision is final. There will be an excess to pay which the building insurer will inform you about. Also detail of excess to pay is stated in the Building Insurance Schedule available from the FCHO web site to download.

The building insurance does not cover contents; carpets, damaged electrical equipment and other standalone furniture only. For all other damaged contents you will need to contact your contents insurer.

To make a Building Insurance claim you need to call JLT Speciality on 0345 266 9660

Please note that you will need to provide them with the following information:

- Building Insurance Policy Number: 2017CP000057
- Your Name and Address
- Contact telephone numbers
- Details of the damage