

Flat to Flat Insurance Claim Factsheet

insurance
loss
assess
repair
damage

Introduction

We understand that filing an insurance claim for water damage can be a stressful and time consuming process. Our goal at MLM is to simplify the process for you. This factsheet is designed to help you navigate the claims process effectively. Please remember that the validity of your claim will ultimately be determined by your insurance company, not MLM.

What should I do if there's a leak into my Flat?

First, contact the flat(s) from which the leak is originating and notify them as soon as possible. If you can't reach them after making reasonable attempts, please contact MLM for assistance with this part of the process. Note that MLM only has contact details for the flat owner and may not have information about tenants in rented properties.

What if the leak is coming from my property and other Flats?

If the leak originates from your flat, it is your responsibility to hire a qualified contractor to investigate and address the issue promptly to prevent further damage. This investigation should go beyond a visual inspection, checking behind kitchen appliances, bath panels, and any enclosed areas (like airing cupboards) where leaks may occur.

Your contractor may need access to affected flats to assess damage. If you are the affected flat owner, please allow access to avoid unnecessary delays in processing the claim. Keep in mind that, since the leak came from your apartment, you will likely be responsible for paying the insurance claim excess and for repairing the item that caused the leak (e.g., washing machine, boiler, or tap). The Buildings Insurance will only cover the cost of locating the source of the leak and any resultant damage, but not the repair of the item itself causing the leak.

What if the source of the leak cannot be identified?

MLM is not responsible for arranging contractors for flat-to-flat leaks. However, in exceptional cases where the leak cannot be found, MLM may assist in organising a specialist leak detection service, provided the responsible party agrees to cover their costs and if necessary recover these later via the insurance claim process where this is possible. If the leak is determined to originate from a communal area, costs will be covered by the service charge, and MLM will manage the whole claim from that point onwards.

In emergencies where a significant amount of water cannot be stopped and you cannot reach the flat above, contact your concierge if available. If your site is unmanned, as a last resort, you may need to call the fire brigade to temporarily turn off the water supply. Note that charges may apply to you for calling the fire brigade for small leaks. We define a significant leak as akin to a tap being left on or a bucketful of water per hour—a slow drip does not qualify.

Can I make an insurance claim if I've been affected by a water leak?

Yes, once the leak has been repaired, you can file a claim under the building's insurance policy. The claim will be subject to review by the insurer or broker as appropriate. To make a claim, contact the insurance company or broker directly, ensuring MLM is copied on all correspondence for our records. If you do not have a copy of the building insurance certificate or contact details, please check the online portal where documents are stored with these details. If issues persist, you can request this information from MLM by emailing claims@mlmproperty.co.uk.

What if the damage makes my apartment uninhabitable?

MLM cannot determine the habitability of your apartment. If your insurance policy includes provisions for alternative accommodation, the insurance company or their appointed loss adjuster will make that decision. If you haven't heard from your insurer and choose to move into a hotel, that cost will be at your own expense until authorised by your insurer. Non authorised accommodation costs cannot be reclaimed from the service charge or the reserve fund. Generally, an apartment is considered uninhabitable if it lacks running water or electricity, but this must be confirmed by your insurer. If damage is significant, consult your policy and apply directly to the insurance company.

Can I claim for damage to my contents?

No, a building insurance policy does not cover damages to your contents.

We strongly recommend obtaining a separate contents insurance policy. The term "fabric of the building" is used to describe the cover for a buildings insurance policy. This typically includes fixed items like built-in cupboards but excludes free-standing units and contents. Each insurer interprets this differently, so please refer to your building's policy wording.

When should I make a claim?

File your claim as soon as reasonably possible after the damage occurs. Significant delays in reporting damage may result in rejection of your claim.

What do I need to provide to make a claim?

Insurers typically require two quotes for necessary remedial work and supporting photographs of the damage. You are responsible for obtaining these quotes, and you can find local contractors on websites like Check a Trade or Trust a Trader. MLM cannot recommend contractors for work within your apartment.

Insurers will also need a copy of the invoice for the repair addressing the leak's cause before processing your claim. They will also require the size of each damaged room included in the claim, which your contractor should provide in their quote. Without this information, the settlement of your claim will be delayed.

What happens once I have provided the required documents?

After submitting the two quotes, the insurer will assess the claim and inform you if any further information is needed. Do not proceed with any remediation works until the insurer has approved all proposed work.

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What is a Loss Adjuster, and will one be appointed?

A loss adjuster may be appointed by the insurer to assess the damage and validate the claim, particularly for larger or complex claims. The loss adjuster will manage the claim on behalf of the insurer and will often be your primary contact for progressing the claim. If multiple flats are affected, a loss adjuster is likely to be involved.

When will My claim be settled?

If your claim is approved, you will need to arrange for necessary repairs and submit the final invoice to the insurer. Upon receipt, the insurer will settle the claim, minus the policy excess.

Who is responsible for the policy excess?

The claimant is responsible for paying the policy excess. If you wish to recover this amount from the flat that caused the damage, you must discuss this directly with the flat owner. MLM is not responsible for recovering the policy excess on your behalf. Please refer to your building's policy schedule for the amount of the excess, a copy of this can be accessed via the MLM portal.

What involvement will MLM have in my claim?

The claims process should be handled directly between you and the building's insurance company. MLM will assist with some paperwork if the claim becomes stalled and will maintain records for our files, liaising with the broker or insurer as needed. You will need to coordinate with your contractors to obtain quotes, arrange approved works, and schedule appointments at your convenience.

What If my claim is not approved?

If your claim is not approved by the Insurer / Loss Adjuster, it will be the responsibility of the involved flats to discuss and resolve the issue independently. Unfortunately, this is not something that MLM can become involved in. If necessary, we recommend that you seek independent legal advice.

Preventative steps

To help prevent damage to neighbouring flats, follow these simple steps:

- Know the location of your stopcock and ensure it is maintained and functioning in case of an emergency.
- If your property will be vacant for an extended period, turn off the water supply.
- Refer to your lease for specific repairing and maintenance obligations.

How long will it take to fix my flat?

The time required to resolve a claim varies depending on the claim type, the insurance company's processes, and the time needed to obtain contractors' quotes. On average, a simple claim can take three to six months or longer to settle. It is crucial to follow the insurer's instructions carefully, as missteps in the process can lead to further delays and unnecessary stress.