

BQRM Factsheet: Insurance



General

- The landlords (BQRM Ltd and Ballymore Properties Ltd.) provide buildings insurance cover through service charge contributions. The contents of common parts, public liability and employer's liability are also covered in this way.
- Neither landlord has responsibility for the contents insurance of individual properties. **This is the responsibility of individual owners and/or tenants.**
- If your property suffers damage as a result of an incident that falls within the landlords' remit (e.g. a soil stack breaking), you must refer the incident to the Building Services Co-ordinator in the Estate Office and furnish him/her with full details of the event e.g. date, time, cause and extent of damage who will then initiate the claim on your behalf only when instructed to do so by the claimant. Once our insurers have been notified of a new claim you will be supplied with further information detailing the procedure.
- Owners are fully responsible for the maintenance of all equipment inside their own property e.g. washing machines, immersion heaters, bathroom pipes, etc. Residents must have such items serviced regularly.
- All lessees are advised to take out third party liability insurance, which should cover any water or other damage caused to any third party and for which you could be held legally liable. Quite often a Contents Insurance policy will cover this, but the Lessee should check their small print, or call their Insurance Company to check. This is not a double indemnity as some insurers' state. The landlord/owners of the freehold (Bow Quarter Residents Management Ltd / Ballymore Properties) insure the building via the service charge on behalf of the Lessee as well as the Landlord's responsibilities which includes communal parts, such as corridors, soil stacks, foyers etc., and the external fabric of the building including roof and patios (unless it is proven that whoever resides in the property has caused the fault)
- Bow Quarter Residents' Management responsibility to any individual flat is to make good any damage caused by water ingress from a soil stack, burst pipe, or severe weather and then only to the point of making good any such damage caused, if such repair work is warranted.
- Should a serious leak occur in another property resulting in damage to your property, it is up to the owner of the 'offending' property to deal with the issue. BQRM insurers will only step in if the claim is likely to exceed £750 and then only if the cause of the leak is accidental and not negligence. This is likely to involve Loss Adjustors being involved.
- Therefore if a leak occurs from a property above or adjacent to yours, you, as owner, need to speak to the owner of the property causing the leak, and / or their managing agents should they have one, to claim against their insurance whilst keeping the Estate Office informed.
- The company's current insurance policy imposes a water damage excess of £750. This amount (£750) has to be paid by the claimant. Therefore if only one person claims then they would be liable to pay in full and if 10 people claimed, this amount would then be divided by 10.

Insurers Details

- The insurers for the Estate, Manhattan, Lexington, Arlington, and Staten Buildings and Moreland Cottages are Norwich Union. The brokers are Winsover Howden Insurance Brokers, Suite 7a, Winsover Centre, Winsover Road, Spalding, Lincolnshire, PE11 1EJ.
 - Tele: 08451 305060
 - Fax: 08456 445562
 - POLICY NUMBER – 24198797 CHC
(A copy of the policy is available on request)
- The insurers for the Park Buildings are Royal & Sun Alliance. The brokers are GAB Robins, Edward House, 92/93 Edward Street, Quay Place, Birmingham, B1 2RA
 - Tel: 0870 0606 1234
 - POLICY NUMBER – KX92699786/06
(A copy of the policy is available on request)

Preferential Contents and Liability Insurance cover for Bow Quarter Residents

We have negotiated preferential insurance rates for Bow Quarter residents. If you need quotes for travel, commercial, automotive (car or bike) or wedding insurance - anything but life insurance - then give our brokers a call, you might find their rates competitive.

Contact: Christopher Wood at Winsover Howden Insurance Brokers, Suite 7a, Winsover Centre, Winsover Road, Spalding, Lincolnshire, PE11 1EJ;
Direct Telephone: 01775 716684
Fax: 01775 714425
Email: chriswood@winsoverhowden.com

Estate Office

Telephone: 020 8983 0947
Facsimile: 020 8983 6495

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