



Insurance Procedure

Issued July 2020

Block Buildings Insurance

If required, PMC Property Management & Lettings will place on cover, under instruction from the developer or authorised body, an inflation index linked block buildings policy with a reputable insurer. The policy will cover rebuild costs together with assessed demolition and professional fees. Premium information is detailed on the annual budget forecast. Block buildings insurance information is located on the stairwell notice board and can be supplied in electronic format upon request. The block buildings insurance policy covers the building against any damage caused by an insurable peril. To verify that your property is insured with PMC Property Management & Lettings please check your budget document.

Claims Procedure

- When an incident occurs, in the first instance, please inform your PMC Property Manager who will intimate a potential claim to the insurer. PMC will assist and will process the insurance claim on your behalf.
- If the incident affects communal property the PMC Property Manager will fully manage the claim. PMC will gather the required information for the insurers, including photographs, and will gather quotations for the required repair works. On approval of these quotes, the work will be instructed, with the invoices passed to the insurance provider for payment.
- If the incident affects your private property, either you can gather quotations for the necessary repair works and pass these on to PMC, or PMC can arrange this for you. The insurers will require information on the incident date, cause of the incident, summary of damage caused as well as photographs of the damage. This should be provided to your PMC Property Manager as soon as practically possible. Once the quotations have been approved by the insurance providers, the work can be carried out. On completion of the work, the invoice is to be issued to PMC and will be passed on to the insurance providers for payment. Should you arrange for the repair works yourself, and pay the contractor direct, PMC will then arrange to refund you the cost of the works, minus your share of the excess, once it has been received from the insurance providers.

Should you require any assistance, or further information, please contact PMC Property Management & Lettings by calling 01651 873838 or emailing customerservices@pmcproperty.com