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11 Feb 2026

Andy Donald  
Chief Executive  
London Borough of Haringey

**Subject:** Final Request for Insurance and Valuation Information – Required for Assessment of Service Charges

Dear Andy Donald,

Further to our letters of 14<sup>th</sup> October 2025 and 24<sup>th</sup> November 2025 I am writing on behalf of leaseholders on the Ferry Lane estate to request information we require in order to assess whether the insurance charges applied to our 2024/25 and 2025/26 service charges are reasonable. We have previously requested some of this information and have had various verbal updates , but we have not yet received the documentation needed to understand how our premiums have been calculated. Before we escalate this matter to the First-tier Tribunal, we are giving the Council one final opportunity to provide the relevant information.

Under Sections 21 and 22 of the Landlord and Tenant Act 1985, leaseholders are entitled to inspect the documents and data underpinning service charge demands. To that end, please provide the following:

#### **1. Insurance Premium and Claims Information**

- The full insurance schedule for the block for 2024/25 and 2025/26.
- A breakdown of how the premium has been apportioned to individual flats.
- A summary of insurance claims relating to each block over the past 5 years, including:
  - number of claims
  - type of claims
  - value of claims paid or outstanding
- Any internal or external reports used to justify premium increases.

**You advised verbally that the Council “does not hold claims data”. If this remains the case, please confirm this explicitly in writing.**

## **2. Valuation Data Used to Determine Premiums**

- The number of reinstatement valuation(s) held for blocks and for individual dwellings.
- The date of the most recent valuation for each relevant unit.
- Details of any leases where valuation information is missing or outdated.
- Confirmation of the Council's policy on who is responsible for providing updated valuations, as this has never been communicated to leaseholders.

## **3. Apportionment Method**

Our leases (Schedule 4) specify that insurance must be apportioned using the same bedroom-based formula applied to eg. grounds maintenance. Please therefore provide:

- Confirmation of the methodology currently being used to apportion insurance charges.
- If this differs from the lease requirements, please explain:
  - when the change was made,
  - why leaseholders were not consulted or notified, and
  - the legal basis for applying a different formula.

## **4. Insurer Change and Market Information**

- Written confirmation of the timeline and rationale for the move from Zurich to Avid Insurance Services in April 2025.
- Any documents or reports showing how alternative insurers were evaluated.
- Any projections or assessments of future premium changes provided to the Council.

### **Deadline**

To avoid delay and to allow us to assess the charges properly, please provide the requested information **within 14 days**.

If the information is not supplied, or if it remains incomplete, we will proceed with submitting an application to the First-tier Tribunal to determine the reasonableness of the insurance charges and the apportionment method used.

### **Please confirm receipt of this request.**

We look forward to your prompt response.

Regards

Lorna Reith  
Chair, FLAG