

Dear Neehara,

Thank you for your email acknowledging our correspondence to Andy Donald.

However, your response does not address the substance of the request made in our letter. The information we asked for relates to the documents underpinning the insurance charges applied to leaseholders for 2024/25 and 2025/26.

For clarity, our request was made under Sections 21 and 22 of the Landlord and Tenant Act 1985, which entitle leaseholders to inspect the accounts, receipts and other documents supporting service charge demands.

Referring to a presentation given to the Leasehold Continuous Improvement Group does not fulfil this statutory obligation. We are requesting the underlying documents and data used to calculate the insurance premiums and their apportionment.

In particular, the following information remains outstanding:

- Insurance schedules for 2024/25 and 2025/26
- Breakdown of how premiums have been apportioned to individual flats
- Insurance claims data for each block over the past five years
- Reinstatement valuation information used to determine the premiums
- Confirmation of the apportionment methodology applied under the leases
- Documentation relating to the procurement process and the change from Zurich to Avid Insurance Services

If the Council does not hold certain information (for example claims data), please confirm this explicitly in writing.

While we note your intention to provide a fuller response by 31 March, the statutory right under Section 22 relates to the inspection of documents supporting service charges that have already been demanded. Leaseholders have been requesting this information since October.

We would therefore be grateful if the requested documentation could now be provided without further delay.

If the information is not supplied, or remains incomplete, FLAG will proceed with submitting an application to the First-tier Tribunal (Property Chamber) to determine the reasonableness of the insurance charges and the apportionment methodology used.

I look forward to your response.

Kind regards,

Lorna Reith  
Chair, FLAG