



# BUILDINGS INSURANCE AND CLAIMS PROCEDURE

## Total Property Factoring & Management Ltd

Company No: SC875809 | Property Factor Registration: PF001165

<b>Document owner</b>	Company Directors	<b>Version</b>	1.0
<b>Approved by</b>	Company Directors	<b>Status</b>	Client-facing controlled document
<b>Effective from</b>	On publication	<b>Review cycle</b>	Annual or earlier following legal/regulatory change
<b>Applies to</b>	Factored homeowners, residents and authorised representatives	<b>Published location</b>	Website/client portal
<b>Related documents</b>	Written Statement of Services, Schedule of Charges, Complaints Handling Procedure	<b>Primary contact</b>	contact@totalpropertyfm.com

## Reference framework

This document is intended to support transparent, consistent and evidence-based property factoring practice. It should be interpreted alongside the following reference framework:

- Property Factors (Scotland) Act 2011
- Property Factors Code of Conduct effective from 16 August 2021
- Tenements (Scotland) Act 2004, where applicable
- Title Conditions (Scotland) Act 2003, where applicable
- Relevant title deeds, deed of conditions, deed of appointment and owner decisions
- TPFM Written Statement of Services, Schedule of Charges and block-specific coverage documents

Where there is any conflict between this policy and the applicable title deeds, deed of conditions, deed of appointment, valid owner decision or mandatory legal requirement, the legally applicable arrangement will take precedence.





## 1. Purpose

This Buildings Insurance and Claims Procedure explains how TPFM supports the administration of block buildings insurance and common insurance claims where it has authority to do so. It is intended to improve transparency for owners while recognising that policy cover, claim acceptance and settlement decisions are made by insurers, not TPFM.

## 2. When TPFM arranges or administers insurance

Where TPFM arranges buildings insurance or administers insurance information on behalf of homeowners, it will act within the authority provided by title deeds, deed of conditions, owner agreement, deed of appointment and applicable law. TPFM does not act as insurer and does not guarantee that any claim will be accepted.

## 3. Insurance information for owners

Where applicable and reasonably available, TPFM will provide an annual insurance statement or summary of cover, or within three months following a change in insurance provider. This will normally include the insurer name, policy period, sum insured, premium, main cover, excesses, basis for owner share and key policy terms. Full policy details will be made available on request where reasonably available.

## 4. Reporting a potential claim

Potential claims should be reported promptly. Delay can prejudice cover, increase damage or affect recovery prospects. Reports should include photographs, date and time discovered, affected areas, suspected cause, immediate action taken, whether emergency services or contractors attended, and any private property damage.

Claim type	Initial action
Water ingress or escape of water	Make safe, prevent further damage where safe, record source if known, photograph damage and notify TPFM/insurer promptly.
Storm or external fabric damage	Photograph visible damage safely, avoid unsafe access, report risk to TPFM and await appropriate contractor assessment.
Impact, vandalism or malicious damage	Report to police where required, obtain crime/reference number if applicable and preserve evidence.
Liability incident	Record details of injury/damage, witnesses, photographs and correspondence. Do not admit liability.





## 5. Claim handling responsibilities

Party	Typical role
Homeowner/resident	Report promptly, mitigate loss where safe, provide evidence, co-operate with access and pay any owner share/excess where applicable.
TPFM	Notify or assist with notification where authorised, co-ordinate common-area evidence, liaise with broker/insurer/loss adjuster and keep owners reasonably informed.
Insurer/broker/loss adjuster	Assess policy cover, evidence, exclusions, excesses and settlement.
Contractors/professionals	Carry out emergency make-safe, inspections, quotations, repairs or reports where instructed.

## 6. Excesses, uninsured costs and rejected claims

Insurance excesses, uninsured losses, betterment, exclusions, wear and tear, maintenance-related defects, policy limits or rejected claims may remain chargeable to owners in accordance with the title deeds and appointment documents. Owners should not assume that every incident affecting a building is insured or that the full cost will be recovered from insurers.

## 7. Emergency action and mitigation

Urgent works may be required before insurer approval where delay would create safety risk or further damage. TPFM will take a proportionate approach and maintain records of why emergency action was necessary. Owners and residents must take reasonable steps to limit damage where safe, including reporting issues promptly and allowing access.

## 8. Communication during claims

- TPFM will provide reasonable updates to affected owners where it is administering the claim.
- Complex claims may require insurer, broker, loss adjuster, contractor or professional input before a definitive update can be given.
- TPFM may not be able to share information that is confidential, legally privileged, commercially sensitive or personal to another owner.
- Owners should keep their own contents, landlord or business insurers informed where private losses are involved.





## **9. Commission, fees and connected interests**

Any insurance commission, administration fee, rebate, payment, benefit or financial/other interest connected with insurance will be disclosed in writing where applicable and where required by the Code, appointment documents or applicable law. Any separate claims administration or project management fee will be applied only where authorised and transparently explained.

## **10. Records**

TPFM will retain relevant claim records, including reports, photographs, communications, decisions, invoices, settlement information and evidence of owner notifications, subject to data protection and legal requirements.

## **Governance, review and publication**

- This policy is approved by the Company Directors and is maintained as a controlled document.
- It will be reviewed annually, or earlier following legal, regulatory, operational or insurance-related change.
- The current version may be published on the TPFM website and/or resident portal.
- Any material change will be communicated to affected owners where required by the Written Statement of Services, the Code or applicable owner agreements.

