

## Claims for Damage or Direct Loss

Together Housing recognises that all tenants have a right to compensation for inconvenience, loss or damage where we have been at fault. However we need to be clear about what has happened in order to make sure the right decisions are made and the correct processes are carried out.

### Claims for inconvenience

Disruption or a failure to carry out a service that we are supposed to have done, please refer to our Compensation policy.

### Claims for damage or direct loss – Contents, property, suffering loss as a direct result of a THA failure.

The majority of claims that we are asked to pay for are actually the responsibility of the tenant. While we insure the building, the tenant is responsible for insuring their contents. Low cost contents insurance cover is available to all tenants. Details are available on our website and on request.

#### So, if for example there is: -

- **Leak from pipe work** – if we have not had to attend to the pipe/joint previously, any claim for flooring, decorating etc. must be claimed at your own cost or from your contents insurance.
- **Falling slate from roof** – any damage to exterior property belonging to any tenant, visitor or neighbour (including vehicles) this must be claimed through your contents or motor insurer.
- **Leak from roof/gutter** – any claim for damaged contents or decoration must be claimed on your contents insurance.

These are just examples, but we will follow the same principles for any similar claims.

If work is due to be carried out in or around your property, you have a responsibility to prevent unnecessary damage by removing or covering anything in the vicinity that may be fragile or valuable.

### Claims that we will consider

We accept that there will be occasions when damage or loss has occurred where Together Housing could be liable for it.

#### For example, if: -

- A leak has occurred from the same pipe/joint that we have recently attended to
- We have been proved negligent e.g. driver seen to reverse into wall/vehicle, technician admits spilling tin of paint on flooring etc.

Items must not be disposed of until Together Housing have photographed, logged and verified them in relation to the claim. Any compensated items will then become the property of Together Housing.

**Please Note** - even if we are liable, we do not pay “New for Old”. Any claim paid will be assessed against age, wear & tear etc. (It is worth noting that most insurers including the RSA contents insurance are likely to include “New for Old” as part of their cover).

We will always explain if we cannot pay a claim, but we will offer advice and guidance where appropriate.

## Your Responsibilities to help us meet this standard:

- Report any damage immediately
- If work is due to be carried out in or around your property, you have a responsibility to prevent unnecessary damage by removing or covering anything in the vicinity that may be fragile or valuable.
- You should report all relevant incidents promptly to your contents insurer
- Keep any damaged items so that they can be inspected and verified

## How can you be sure that the Together Housing is meeting these standards of service?

### We will: -

- Share the outcomes of any analysis (including improvements made as a result) with both staff and customers
- Report progress in the Annual Reports to customers and stakeholders.

### Contact us

In the first instance, please use our website [www.togetherhousing.co.uk](http://www.togetherhousing.co.uk)

### Or call:

0300 555 5561	Wakefield
0300 555 5556	Rossendale
0300 555 5559	Colne
0300 555 5557 0300 555 5558	Calderdale Sheffield
0300 555 5560	Blackburn
Office hours are <b>9am-5pm</b> Monday to Friday	

**Please note:** - We have a complaints process that is quick, clear and accessible. Please refer to our Complaints Service Standard for details.

