

Property Consortium Drainage Ltd (PCD) are a Claims Management Company, specialising in the investigation and repair of drainage claims. We have been appointed by your insurer to ensure your claim is resolved quickly and professionally.

Our role is to investigate the problem you are experiencing and to establish if your claim is covered by your insurance policy. Should your drain require repair, in line with your policy cover, we will then discuss and agree arrangements regarding the repairs. You will be kept informed and supported by our Team of dedicated Claims Technicians throughout the duration of your claim.

Our Claims Management Centre is open from **8am to 8pm Monday to Friday and 9am to 1pm on a Saturday.**

The Claims Technician allocated to your claim can be contacted for advice or information on:

Tel: 0845 250 4400

Email: drainage@propertyconsortium.co.uk

We are committed to providing a fast and effective service.

What you can expect from PCD:

- Prompt reply to all correspondence and telephone calls.
- Keep you informed throughout your claim.
- If applicable, authorise any necessary repair work as soon as practically possible. (If specific licences are required the time frames may be extended).
- We will employ only approved contractors from our specialist network.
- Carry out repairs correctly, safely and to nationally agreed standards.
- We will guarantee the repairs for a minimum of 2 years.
- Clean all working areas and leave them neat and tidy.
- Be courteous and polite at all times.
- Site personnel will carry identification.



Property Consortium Drainage Ltd
Drainage and Water Claim Specialists

Tel: 0845 250 4400

Blackdown House
Culmhead Business Centre
Taunton TA3 7DY

(General/Enquiries)

Email: drainage@propertyconsortium.co.uk



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management
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What happens next?

We will arrange for our network contractor to visit your property to carry out a site investigation in line with your insurers' requirements. We will establish the cause of the problem, report to your insurers and confirm if the claim is covered by your policy. Where repairs are necessary and subject to the claim being covered, our network contractor will collect any policy excess and provide you with details of the proposed repairs. The repairs will be completed in accordance with nationally agreed standards.

Frequently asked questions

Should I contact my insurance company if I have any queries? Your insurer has appointed PCD to handle your claim, please contact us if you have any questions or concerns. Your PCD Claims Technician will strive to resolve your drainage problem quickly and professionally.

What happens if my drain blocks whilst my claim is being processed? We will attempt to maintain the flow until your claim has been agreed and repairs can commence.

What happens if the defective drain is shared with my neighbours? It is quite common for drains to be shared with other properties. Following a change in legislation, from 1st October 2011 shared drains (previously known as private sewers) which discharge into the public sewer system are the responsibility of the regional Water and Sewage Company (WaSC). Where this is identified we will advise you of the next step and report to your insurer. In most cases the WaSC will attend the property and take ownership of the work.

In some circumstances your drains and sewers may be shared but are not connected to the public sewer e.g. they discharge into a soakaway. In these cases you and any sharing parties have a legal obligation and will be jointly responsible for the

maintenance and repair of the system. Where this is identified we will advise you of the next step and report to your insurer. The cost of the repair may be divided between the sharing parties or their insurance companies. In most cases insurers will require all sharing parties to accept their proportion of liability before works can commence. We will make every effort to obtain agreement from all the sharing parties as quickly as possible and keep you fully informed during what can be a lengthy process.

What if the repairs are not covered by my insurance policy? If the repairs are not covered our Claims Technician can put you in touch with one of our approved network contractors.

What if the repair involves work on a public road? The WaSC's own and maintain most of the lateral drains and sewers outside of the property boundary and they will undertake work required within the Public Highway. However, in some circumstances your drains and sewers may still be your responsibility outside of your boundary. If the repair to your drain involves work on a public road or footpath, our network contractor will obtain approval for any licenses, prior to commencement of the work. This process can take several weeks, but our network contractor will make every effort to obtain agreement from the Local Authority as quickly as possible and you will be kept informed of the progress.

May I use my own contractor? You may obtain a quotation from your own contractor. This will be validated by our Technical Team. If the repair quotation is suitable and the costs are reasonable it may be possible for you to appoint your own contractor. However, you would then have a contract directly with them and be responsible for the quality of repairs.

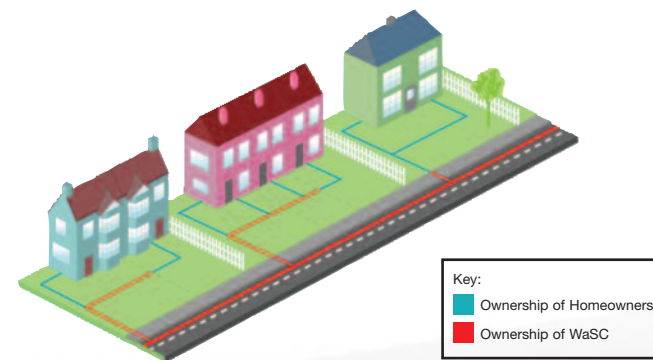
Why has the claim not progressed?

We will endeavour to resolve problems with your drainage system, subject to policy cover. However, there are occasions where circumstances will not allow this to happen, such as ownership disputes (of the defective pipework and the extent of the repairs required) and shared non mains drainage.

Understanding ownership

Some drainage problems will need to be referred to the regional WaSC. This is because they are responsible for lateral drains and sewers (connected to the public sewer system).

See diagram for further information.



Section 59 of the Building Act 1984

Claims involving drains and sewers not connected to the public sewer system can become delayed. Some common reasons for delays are:

- Sharing parties, (e.g. neighbours) not agreeing to accept responsibility for their share.
- Obtaining authorisation from a third party, who may own land that a drain runs through.

If serious delays occur we may suggest that you contact your Local Authority regarding the situation and the possible issue of a Section 59 Notice under the Building Act 1984. If the Local Authority agree, a notice will be served on you and any sharing parties, giving a period of time in which to carry out the necessary repairs. If, after that time, the repairs have still not been carried out then the Local Authority may use their legal powers to complete the repairs. They will invoice each sharing party for the proportion of the costs that they are responsible for. If we have already advised you that a valid claim exists then you should forward a copy of the invoice from the Local Authority to your insurers.

Prevention is better than cure

We all know that prevention is better than the cure, but how does this apply to your drains? Here are a few helpful hints for maintaining your drains and avoiding blockages.

- Do not flush non-degradable items down the toilet, such as sanitary towels, nappies and wipes.
- Regularly check that your drains are free flowing by lifting drain covers.
- Do not dispose of food waste down the kitchen sink.
- Avoid putting fats and grease down your drains.
- Do not allow debris and leaves to collect in your gutters and drain gullies.
- Keep items away from where they could fall into a toilet.