

The date on the front of this leaflet tells you when it was last revised.

Our policies change regularly, so the leaflet may not be up to date.

So, if you have any queries about one of our policies, please do not hesitate to contact us and we will be happy to help.

Cardiff Community Housing Association

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information explained or translated, please let us know.

if it easier for us to talk to you in your own language, we can arrange for an interpreter to be present
esboniad neu gyfiethiad o unrhyw wybodaeth rhwch wybod i ni.
I gennych siarad â ni yn eich mamiaith gallwn drefnu i gyfiethydd fod yn bresennol.

يذا كنت تريد ان يفهم احد من اهل بيتك او احد من اهل بيتك،
يذا كنت تريد ان يفهم احد من اهل بيتك او احد من اهل بيتك،
فمن فضلك اطلبنا للمساعدة.

اگر آپ کی معلومات کی وضاحت یا ترجمہ چاہیں تو ہم آپ کی
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ahantahay in laguu macneeeyo amasi lauguu turjumo wixii ah, nala soo socodsii.
laanlahayd in af kaagii hoyo lagugulahadlo waxaanu ku diyaarin karna qof ku turjuma inu joogo.

ತನ್ನ ಮಾತನಾಡುವ ಭಾಷೆಯಲ್ಲಿ ಮಾತನಾಡಲು ಅಥವಾ ಅರ್ಥವನ್ನು
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COMPENSATION FOR FAILURE OF SERVICES

A GUIDE TO TENANTS

Edition 5
2007



Awarded for excellence

This leaflet explains how the Association will deal with your claim for compensation if your personal belongings are damaged as a result of the failure of the services within your home or if they have been damaged by CCHA staff or by a maintenance contractor appointed by the Association who has been carrying out general repair work to your home.

What Are Services?

Basically the services in your home are your gas, electricity and water supplies and include such items as your central heating.

CCHA is responsible for maintaining these services to a reasonable standard and for carrying out repairs to these services efficiently. For example, your gas central heating is serviced once a year and CCHA also undertakes to carry out repairs to these services within the “target” times contained in the Tenants’ Handbook.

If One Of The Services Fail And My Belongings Are Damaged, Who Will Be Responsible?

This depends. Let’s say one of the pipes to your central heating starts leaking and damages your carpet. If the leak was unforeseen, CCHA will not accept liability. However, it would be possible for you to make a claim against the Association’s insurance and CCHA will advise you how to go about making such a claim. Basically, you would have to write a letter to CCHA outlining how your belongings were damaged and the cost of them. CCHA will then submit a claim to its insurers on your behalf.

The insurer’s decision will be final and so if they decide not to pay, CCHA will not accept liability.

Under What Circumstances Will CCHA Be Liable?

If the damage is a result of the Association’s neglect, which could be in one of three ways;

- 1 CCHA has failed to maintain the service adequately and the damage is a result of this neglect.
- 2 CCHA or its agents have failed to carry out a repair in a satisfactory manner or to a satisfactory standard and as a result your belongings have been damaged.
- 3 CCHA failed to respond to your repair request within the target times outlined in the Tenants’ Handbook and the damage was a result of this failing.

If the Association is satisfied that the damage to your belongings is a result of its own failings, CCHA will compensate you for the damage caused. Also, if the damage is a result of the neglect of one of its agents, CCHA will require such third parties to compensate you. If they refuse, CCHA will accept responsibility for compensating you but only if it is reasonable to do so.

Who Will Decide If I Get Compensation From CCHA?

The Housing Manager on the advise of the housing staff and discussions with yourselves. However, where there is any doubt, the matter will be referred to the Housing Director.

So, I’m Covered For All Eventualities?

No you are not! Successful claims against CCHA insurers are few and far between. Also, CCHA always tries to deal with your repair requests efficiently and carries out regular servicing.

So, whilst it cannot be ruled out, CCHA may well not be liable for any damage that occurs. For exam-

ple, burst pipes in cold weather would not be CCHA’s responsibility.

What Can I Do Then?

Insure the contents of your home! “Chat News” has recommended companies in the past and any reasonable insurance broker will be able to advise you.