

Claim Examples

Directors & Officers Liability Insurance

Trustee Indemnity and Organisational Liability Insurance

against Residents Associations, Committees, Owners and Residential Property Management Companies...

- The Health and Safety Executive brought an action against a residential property management company after a member of the public narrowly avoided being struck by a falling tile from one of its properties.
- The Department for Business Innovation & Skills (previously known as the Department of Trade and Industry (DTI) and Department of Business Enterprise and Regulatory Reform (BERR)) brought a disqualification action against two directors of a failed estate agent for continuing to trade when there were no reasonable prospects of creditors being paid.
- The Environment Agency brought an action against a property development company alleging they had disturbed a family of grey crested newts, a protected species.
- The Office of Fair Trading brought an action against a residential property letting company alleging they had colluded with other letting companies in artificially fixing the price of let properties.
- A residential property management company faced a claim for discrimination after it was alleged they had breached their statutory duty by not making their website accessible for blind people.
- A director of a residents association breached his authority in appointing a company owned by a family member to undertake work on their behalf without disclosing his personal interest. Proceedings issued by the company for non-payment of fees of £42,000 following cancellation of the contract.
- A resident brought an action against a housing association after his car was clamped whilst using a shared parking space in addition to his own allocated space. The association had warned him in the past about his conduct but a dispute arose regarding the wording of the tenancy agreement specifically with regard to the use of the communal parking spaces. The tenant claimed the tenancy agreement was ambiguous and did not preclude him from using the additional space.
- Tenants of a block of flats brought an action against the residents committee for failing to appoint a building company in a timely fashion to repair external brickwork on the building. Damage had been caused following a heavy rainstorm and reported to the committee; however, repair work had not been commenced several months later when a subsequent rainstorm caused further damage.

These examples represent a brief overview and do not represent a comprehensive explanation. Whilst care has been taken to ensure the accuracy of the information provided, Angel Underwriting Ltd does not guarantee such accuracy and accepts no liability for loss or damage resulting from reliance on this information. Coverage may not be available in all circumstances and Angel Underwriting Ltd recommends that the appropriate professional advice be sought before purchasing any insurance product.