



DAMAGE PROBABLY CAUSED BY NEIGHBORS – HOW TO PROCEED

This page contains a recommended process for handling problems where damage or disturbance occurs between neighbours. The purpose is to give some guidance to the owners in order to secure a speedy problem solving process.

Problem category described below:

Problems that cause damage or disturbance in one apartment, where the root cause with some possibility are coming from a neighbor apartment.

Examples:

Water leaks, sewage leaks, power outages, gas outages, cracks in the concrete structures etc.

The bearing principle of problem solving of such cases

When seeking a quick resolution to such problems, it is imperative that the communication starts between the owners or authorised representatives of the neighboring apartments and stays between them and their respective insurance companies until the resolution is agreed and executed.

Exceptions may occur where the evidence clearly indicate that the root cause of the problem lies with the infrastructure of the complex. See point e) below for details and how to proceed in such cases.

How to Proceed:

- a) Contact the owner or an authorized representative of the neighboring apartment and ask to get their respective insurance company involved.
- b) Contact your own insurance company and explain the situation.

c) Once the insurance companies and their respective certified craftsmen have been involved, make sure you get the survey reports with clear conclusions in writing with pictures that can support the establishment of evidence for any conclusions they will make. The reports should also include statements of how to fix the problem at both ends and when it can be done.

d) In cases where the survey reports conclude that the root cause of the problem experienced in your apartment comes from the neighbour apartment, keep contact with the owner or the authorized representative of the neighboring apartment to make sure that

- i) the root cause of the problem is fixed
- ii) any damage in your apartment is repaired
- iii) the cost is taken by the neighbour apartment or their insurance company
- iv) get support from your own insurance company in getting the problem solved as listed above.

e) In cases where there is clear written evidence with pictures from insurance companies that conclude that the root cause of the problem lies in the complex (such as common drainage pipes or reservoirs, common water pipes, common electrical cables or fuses etc.), then the Committee should be contacted and get a copy of said survey reports. The further process from the complex side will then be:

- i) Involvement of La Colina insurance company and respective certified craftsmen
- ii) Root causes repaired as needed
- iii) Cost taken by La Colina or our insurance company, depending on our insurance conditions and the nature of the problem, or a mix of those
- iv) Repairs made in your apartment as needed, with cost coverage from La Colina insurance company or the funds of the complex, or a mix of those

How to deal with possible communication problems and lack of progress:

When chasing this kind of problem in search for an agreed resolution and practical progress in having the repairs made, you may experience the progress stops and nothing happens for quite some time:

- i) There may be an oral statement from the insurance company of the neighbor apartment, saying the problem is possibly a matter caused by the infrastructure of the complex.

In such cases, there must be a **clearly written statement made by certified craftsmen from the insurance company supported by pictures**, explaining why their evidence shows that the root cause of the problem lies within the infrastructure of the complex. Without such statement, the complex cannot proceed involving the insurance company of La Colina and continue by scenario e) above.

ii) You may experience problems in getting contact with the owner of the respective neighbor apartment.

In such cases, you are advised to ask the Administrator to contact the owner, so that the process of solving the problem can continue.

Kind regards,

La Colina Committee