

STATEMENT BY THE GSLP/LIBERAL OPPOSITION

70/2008

16 July 2008

The Opposition is very concerned to have been informed about the plight of tenants of numbers 12-13 College Lane.

The lift in that building has been out of order since September of last year (over 9 months) as a result of damage arising from a flood.

The Opposition understands that the building was insured with an insurance company that has a local office and that the insurance policy in place included provision for "reinstatement" in the event of damage being occasioned.

In fact, despite pursuing a claim against the said insurance company, after initially denying that the policy included provision for reinstatement (which the company now accepts) the lift has not yet been repaired.

As a result the tenants of the building, which includes a good proportion of elderly residents now find themselves without this amenity.

Indeed the Opposition has been informed that an elderly lady in her 80's was unable to return home after being discharged from hospital, wheelchair bound, given that it was not possible for her to access her flat. She therefore died at a relative's home unable to return home.

Similar problems of access are affecting other elderly tenants. The Opposition is informed that the tenants have been particularly disappointed by the way that the relevant insurance company has dealt with their claim and have had to also complain (using the company's internal complaints procedure) to the Chief

Executive of the company. They have brought this matter to the attention of the Financial Services Commission.

An Opposition spokesman said:

“When the time comes for people pay their premiums, insurance companies are quick to accept them. It is really quite unacceptable that, once liability has been established and an obligation to reinstate made out, insurance companies should fail to comply with their obligations under the terms of an insurance policy. It is important that this matter should be highlighted and that the plight of the tenants of 12-13 College Lane brought to the attention of the general public. At this stage the Opposition does not want to name the insurance company involved, but we will not hesitate to do so unless we are satisfied that action is going to be taken on this soon.”

ENDS