

**FIRST-TIER TRIBUNAL  
PROPERTY CHAMBER  
(RESIDENTIAL PROPERTY)**



**Case reference** : **LON/00BJ/LSC/2024/0038**

**Property** : **44A Isis Street London SW8 3QN**

**Applicant** : **Henry Boughton**

**Representative** : **n/a**

**Respondent** : **G&O Rents Limited**

**Representative** : **n/a**

**Type of application** : **Service Charges (section 27A Landlord and Tenant Act 1985)**

**Tribunal** : **Judge Shepherd**

**Date of decision** : **20<sup>th</sup> May 2024**

**DETERMINATION**

1. The Applicant, Henry Boughton (“The Applicant”) is challenging the reasonableness of insurance charges. He is the leaseholder of premises at 44A Isis Street, London SW8 3QN (“The premises”). The freeholder of the premises is G&O Rents Limited (“The Respondent”).
2. Under the Applicant’s lease the Respondent can charge for buildings insurance provided to the premises. The Respondent has used City Gate Insurance Services

Limited. The cost of the insurance provided is £3,248.54 per annum. This policy is for 2 properties: 44 and 44A Isis Street SW18 3QN. The cost for 44A Isis Street is therefore £1,624.27 per annum. The Applicant says this cost is unreasonable. He has obtained comparator quotes including one from Aviva for £1834.39. This appears particularly comprehensive. There is also a quote from Direct Line for a policy costing £1197.28.

3. Unfortunately, the Respondent has chosen not to engage with these proceedings for whatever reason. This means that we neither have their full insurance details or their justification for the premium paid.
4. On its face the premium appears high. I consider that a more reasonable amount would be £1500 per annum or £750 per property. Accordingly, I determine that this is the amount that the Respondent should have charged for the years 2022/23 and 2023/24.
5. I also exercise my discretion under s.20C Landlord and Tenant Act 1985, this precludes the Respondent from seeking to recover any costs of responding to this application from the service charge. Finally, I order the Respondent to pay the Applicant the application fee of £100.

Judge Shepherd

20<sup>th</sup> May 2024

### Rights of appeal

By rule 36(2) of the Tribunal Procedure (First-tier Tribunal) (Property Chamber) Rules 2013, the Tribunal is required to notify the parties about any right of appeal they may have.

If a party wishes to appeal this decision to the Upper Tribunal (Lands Chamber), then a written application for permission must be made to the First-tier Tribunal at the Regional Office which has been dealing with the case. The application should be made

on Form RP PTA available at <https://www.gov.uk/government/publications/form-rp-pta-application-for-permission-to-appeal-a-decision-to-the-upper-tribunal-lands-chamber>

The application for permission to appeal must arrive at the Regional Office within 28 days after the Tribunal sends written reasons for the decision to the person making the application.

If the application is not made within the 28-day time limit, such application must include a request for an extension of time and the reason for not complying with the 28-day time limit; the Tribunal will then look at such reason(s) and decide whether to allow the application for permission to appeal to proceed, despite not being within the time limit.

The application for permission to appeal must identify the decision of the Tribunal to which it relates (i.e. give the date, the property and the case number), state the grounds of appeal and state the result the party making the application is seeking.

If the Tribunal refuses to grant permission to appeal, a further application for permission may be made to the Upper Tribunal (Lands Chamber).