



Leasehold and Freehold Reform Act 2024

2024 CHAPTER 22

PART 4

REGULATION OF LEASEHOLD

Insurance

60 Duty to provide information about insurance to tenants

- (1) The Schedule to the LTA 1985 (rights in relation to insurance) is amended as follows.
- (2) After paragraph 1 insert—

“Duty to provide information

- 1A
- (1) Sub-paragraph (2) applies where a service charge payable by a tenant of a dwelling consists of or includes an amount payable directly or indirectly for insurance.
 - (2) The landlord must—
 - (a) obtain specified information about the insurance, including by requesting the information from another person, and
 - (b) within a specified period after insurance is effected in relation to the dwelling, provide that information to the tenant.

“Specified” means specified in regulations made by the appropriate authority.

- (3) Regulations under sub-paragraph (2) may provide for circumstances in which a specified period is to be extended.
- (4) Paragraph 1B makes further provision about requests by the landlord under sub-paragraph (2)(a).

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- (5) The appropriate authority may by regulations make provision as to the form and manner in which the information is to be provided.
- (6) For the purposes of this paragraph, insurance is “effected” in relation to a dwelling whenever an insurance policy is purchased or renewed in relation to the dwelling.
- (7) The landlord may charge the tenant for the costs of complying with the duty in sub-paragraph (2).
- (8) The appropriate authority may by regulations provide for exceptions to the duty in sub-paragraph (2) by reference to—
 - (a) descriptions of landlord;
 - (b) descriptions of insurance;
 - (c) any other matter.
- (9) In this paragraph, “information” includes a document containing information and a copy of such a document.
- (10) Regulations under this paragraph—
 - (a) are to be made by statutory instrument;
 - (b) may make provision generally or only in relation to specific cases;
 - (c) may make different provision for different purposes;
 - (d) may include supplementary, incidental, transitional or saving provision.
- (11) A statutory instrument containing regulations under this paragraph is subject to the negative procedure.

Requests by landlord under paragraph 1A: further provision

- 1B
- (1) Sub-paragraph (2) applies where a landlord requests information from another person under paragraph 1A(2)(a).
 - (2) That person must provide the landlord with any of the information requested that is within the person’s possession.
 - (3) A person (“A”) must request information from another person (“B”) if—
 - (a) the information has been requested from A under paragraph 1A(2)(a) or this sub-paragraph,
 - (b) A does not possess the information when the request is made, and
 - (c) A believes that B possesses the information.
 - (4) B must provide A with any of the information requested that is within B’s possession.
 - (5) A person must provide information they are required to provide under this paragraph before the end of a specified period beginning with the day on which a request for the information is made.
 - (6) In this paragraph, “specified” means specified in regulations made by the appropriate authority.

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- (7) A person who provides information to another person under this paragraph may charge that person for the costs of doing so.
- (8) The appropriate authority may by regulations—
 - (a) provide for how a request is to be made under paragraph 1A(2)(a) or this paragraph;
 - (b) provide that a request may not be made until the end of a particular period, or until another condition is met;
 - (c) make provision as to the period within which a request under sub-paragraph (3) must be made;
 - (d) provide for circumstances in which a duty to comply with a request under paragraph 1A(2)(a) or this paragraph does not apply;
 - (e) make provision as to how information requested is to be provided.
- (9) Regulations under this paragraph—
 - (a) are to be made by statutory instrument;
 - (b) may make provision generally or only in relation to specific cases;
 - (c) may make different provision for different purposes;
 - (d) may include supplementary, incidental, transitional or saving provision.
- (10) A statutory instrument containing regulations under this paragraph is subject to the negative procedure.

Enforcement of duty to provide information

- 1C
- (1) A tenant may make an application to the appropriate tribunal on the ground that the landlord failed to comply with a requirement under paragraph 1A.
 - (2) On an application made under sub-paragraph (1), the tribunal may make one or both of the following orders—
 - (a) an order that the landlord comply with the requirement before the end of a period specified in regulations made by the appropriate authority;
 - (b) an order that the landlord pay damages to the tenant for the failure.
 - (3) A person (“C”) may make an application to the appropriate tribunal on the ground that another person (“D”) failed to comply with a requirement under paragraph 1B.
 - (4) On an application made under sub-paragraph (3), the tribunal may make one or both of the following orders—
 - (a) an order that D comply with the requirement before the end of a period specified in regulations made by the appropriate authority;
 - (b) an order that D pay damages to C for the failure.
 - (5) Damages under this paragraph may not exceed £5,000.
 - (6) The appropriate authority may by regulations amend the amount in sub-paragraph (5) if the appropriate authority considers it expedient to do so to reflect changes in the value of money.

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- (7) Regulations under this paragraph—
- (a) are to be made by statutory instrument;
 - (b) may make provision generally or only in relation to specific cases;
 - (c) may make different provision for different purposes;
 - (d) may include supplementary, incidental, transitional or saving provision.
- (8) A statutory instrument containing regulations under this paragraph is subject to the negative procedure.”
- (3) Omit paragraphs 2 to 6.
- (4) In paragraph 9(1)—
- (a) for “Paragraphs 2 to 8” substitute “Paragraphs 1A to 8”;
 - (b) for the words from “in which case” to “does not”, substitute “in which case paragraphs 1A, 1B, 7 and 8 apply but paragraph 1C does not.”