



Voluntary Interim Payment Scheme for residents of Grenfell Tower in respect of future claims for contents and personal effects damaged by the fire

On behalf of the Royal Borough of Kensington and Chelsea (RBKC) and the Kensington and Chelsea Tenant Management Organisation the Insurance Service would like to express its utmost sympathies to all those affected by the fire.

This notice sets out our proposals to make interim payments towards contents and possessions lost and/or damaged by the tragic fire on 14 June 2017. The ongoing investigations into the role played by others in the cause of this tragedy means that issues of liability are complex and will take some time to resolve. The public inquiry will also take time to come to any conclusions. Rather than await those outcomes this scheme has been created to assist residents with their rehousing. The scheme is without prejudice to residents' rights to claim against any party for additional losses that they have suffered as a consequence of the fire, and is without prejudice to RBKC's or TMO's (or any other party's) position.

It is understood and recognised by the insurance service that making these interim payments is a very small offering when measured against the impact of the fire on those affected, but it is hoped they will be received in the spirit of interim assistance intended.

What are Interim Payments?

The proposed "Interim payments" are compensation payments made generally on account of loss of personal possessions and effects suffered in the fire. They are payments made *prior* to the total value of such losses being finally decided or agreed.

These interim payments are designed to cover the cost of lost or damaged contents (personal possessions, such as, but not limited to, televisions, furniture etc.) and personal effects (personal possessions, especially those carried on the person, such as, but not limited to jewellery, keys etc.)

How much will I get and how?

Each couple-based household (or single individual household) will receive a **£12,500** interim payment for losses related to their contents and personal effects. In addition to this, each household will receive a further £2,500 per child (up to a maximum of two children per household). As such, households with two or more children will receive a maximum additional sum of £5,000 and £17,500 in total per flat.

If you have already made an insurance claim in respect of these losses from the Council or received a payment from your insurers, then this will be deducted from the interim payment.

Acceptance of an interim payment does not prevent you from making any legal claim where you have lost contents and personal effects in excess of the interim payment. You have six years from the date of the fire to make any such claim. Interim payment will simply be set off against the full value of your later claim for lost/damaged contents and personal effects.

However, please be assured that you will not need to refund any interim payment received, even if the total value of your lost/damaged contents and personal effects is less than the value of the interim payment.

The payment will be issued upon receipt of request. We will need you to complete brief details on a signed acceptance form (example form, attached).

We are willing to consider requests for staged interim payments but would not normally expect to make more than 2.

What about legal support and costs?

We have consulted with solicitors that represent former residents of Grenfell Tower regarding this scheme. You are entitled to take independent legal advice in relation to this scheme and would encourage you to do so.

Should you subsequently wish to seek independent legal support to present a contents claim for amounts in excess of the interim payment then it is acknowledged that such claim passes the threshold for recovery of legal fees and reasonable incurred legal costs will be paid to your legal advisors.

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