



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

**Case Reference** : LON/00BB/LSC/2015/0049

**Property** : Flat B, 335 Dersingham Avenue,  
London E12 6JX

**Applicant** : Raman Limited

**Representative** : Circle Residential Management  
Limited

**Respondent** : Ikeoluwa Olubunmi Oguntayo

**Representative** : None

**Type of application** : For the determination of the  
applicant's liability to pay service  
charges for insurance

**Tribunal:** Margaret Wilson  
Sarah Redmond MRICS BSc (Econ)

**Date of determination  
on the papers** :  
**24 March 2015**

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## DECISION

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1. This is a landlord's application for a determination of the tenant's liability to pay service charges in relation to insurance for the year 2014 – 2015. The amount claimed is £526. Directions made on 3 February 2015 required the landlord to provide information and a statement to the tenant, for the tenant to respond no later than 6 March 2015, and for a determination to be made on the basis of the papers in the week commencing 23 March 2015. The landlord has provided the information directed and has served a bundle of documents on the tenant, but the tenant has not responded or provided any information to the tribunal.
2. The landlord has provided evidence of the premium paid to Aviva Insurance Limited through the agency of Lockton. The tenant has not put forward a case and we see no reason to conclude that the premium was not reasonably incurred and the tenant's share, which is one half of the premium, was other than reasonably incurred and payable forthwith in accordance with the tenant's lease. She is therefore liable to pay the full sum of £526.
3. The landlord asks for the reimbursement of the application fee of £90 which it has paid. We are satisfied that it is appropriate to order the tenant to reimburse the full amount of the application fee by virtue of rule 13(2) of the Tribunal Procedure (First-tier Tribunal) (Property Chamber) Rules 2013.

**Judge: Margaret Wilson**