

Insurance Remuneration Information Request

Use: request evidence about the placement and remuneration of buildings insurance. This letter does not assert that uncommenced Leasehold and Freehold Reform Act 2024 provisions are already binding.

Before sending

Insert the property, policy period and demand details. Keep the request factual. Do not state that the charge is automatically unenforceable merely because commission information was not included with the demand.

Template letter

To: [LANDLORD / MANAGING AGENT]

Date: [DATE]

Property: [ADDRESS]

Re: Buildings insurance premium and remuneration information

I am reviewing the buildings insurance cost included in my service charge. Please provide the following information so that I can understand how the premium was arranged and whether the amount charged was reasonably incurred:

1. The gross premium paid to the insurer, excluding broker commission and other remuneration.
2. The name of the insurer and broker and, where applicable, the broker's FCA reference number.
3. The total broker remuneration connected with the policy.
4. Any commission, fee, rebate or other financial benefit paid to the landlord, managing agent, freeholder, introducer or a connected party.
5. A description of the services performed in return for each payment.
6. Evidence of the tender, quotation or market-testing process used.
7. A copy of the policy schedule and relevant statement of fact, subject to appropriate redaction.

This request is made to understand the reasonableness and composition of the service charge and should not be read as alleging wrongdoing. Please respond within 28 days or explain what information cannot be provided and why.

Yours faithfully,
[NAME]

Evidence note

The FCA has reported significant sharing of broker commission in some multi-occupancy building insurance arrangements. That evidence supports asking questions, but it does not establish the remuneration in any particular building. The government confirmed in July 2026 that further statutory insurance-transparency measures will be introduced after implementation and notice.

Status	How LeaseScan uses it
In force	May support a current compliance finding.
Enacted, not commenced	Labelled as future law; not used as a present duty.
Announced or proposed	Context only; never presented as binding.
Guidance / evidence	May support questions but does not prove liability by itself.