

Challenge a building insurance decision

Water coming in. Answers not adding up.
Here is how to decide what to do next.

Where are you stuck?

I cannot get the facts straight

1 Agree the problem

2 Gather the evidence

Start on page 2

The explanation does not fit

3 Check the report

4 Check the policy

Go to page 3

We need a decision and a way forward

5 Make a focused request

6 Agree repairs and funding

Go to page 4

Using GenAI? Start with the method on page 5.

Go deeper when you need to

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Keep urgent safety action, damage limitation, notification and deadlines moving.

Make the problem easy to see

A new reader should understand the issue without reading your entire inbox.

1 Agree the problem

Produce a one-page brief.

Problem

What is happening, and to whom?

Outcome

What decision do you need next?

People

Who can act, spend and agree?

2 Gather the evidence

Produce an indexed source pack.

Policy and amendments

Reports and labelled photos

Timeline with source pages

Gaps and unanswered requests

Turn a complaint into a checkable record

ILLUSTRATIVE ENTRY / REPLACE WITH YOUR EVIDENCE

OBSERVATION

Water appeared after rain.

SOURCE

→ **Photo 07 + dated resident email.**

OPEN QUESTION

→ **Where is the water entering?**

ASK AI

“Build a timeline from these files. Cite every entry. Separate observations, explanations and unknowns.”

YOUR NEXT MOVE

Check the brief with your neighbours. Assign a lead and a deputy. Verify the timeline against the files.

Two different questions to test

A report can describe a defect without deciding whether the policy covers it.

3 Check the report

Does the explanation fit the evidence?

Check basic facts first.

Compare the conclusion with photos, tests and earlier reports.

Ask: what evidence would distinguish the explanations?

4 Check the policy

Does the decision fit the wording?

Find the exact clause relied on.

Read definitions, exclusions and amendments together.

Ask: which facts must be true for this clause to apply?

At Hafer Road

Damaged decking above polythene helped point to water entering from above. That changed the causal account. It did not, by itself, decide insurance cover. [1]

What did the check reveal?



A factual error

Show the source.
Request a correction.

An unresolved issue

Get a focused test or
appropriate expert opinion.

AI can compare and question. Check its citations and ask for the strongest opposing explanation. A confident answer is not proof.

[1] CPA addendum, 13 February 2024, sections 3.2.14-16 and 4.0.1.

Make the next decision easier

5 Make a focused request

Give the decision-maker something specific to answer.

A FOUR-LINE REQUEST

Please decide [the correction, inspection or review].

The evidence is [the strongest source and page].

This matters because [the practical consequence].

Please respond by [date] to [named lead].

Rehearse with AI: “You are the insurer’s general counsel. What is weak, missing or unsupported in this request?” Then check and revise.

6 Agree repairs and funding

Show neighbours what the insurance offer leaves to resolve.

HAFER ROAD ACCEPTED SETTLEMENT / ROUNDED [2]

£656k	- £62k	- £18k	= £576k
Agreed cost basis	Uninsured shares	Excesses	Accepted net

Agree scope, funding, authority and responsibilities before committing. Keep residents updated. Track the work through to completion.

YOUR NEXT MOVE

Write down one next action, one owner and one date.

Based on an English structural warranty dispute. Use AI to organise and challenge; verify sources and seek focused professional advice where needed.

[2] Offer, 28 Jun 2024; acceptance confirmed by Adam, 22 Oct 2026.

Adam Street | Founder | building-trust.uk

Get useful help from GenAI

GenAI generates responses from learned patterns and available context. It can sound convincing while missing evidence or inventing references. More detail can help, but does not guarantee accuracy.

1 Frame

Give the Problem, Outcome and Context. Ask AI what else it needs before answering.

“We need a corrected report. What information is missing?”

2 Ground

Provide the relevant documents and their versions. Protect confidential and personal information.

“Use these sources. Cite the page for every factual claim.”

3 Challenge

Start with the strongest evidence-based case against you. Ask what you may have omitted.

“How could this claim properly be rejected? What would change my view?”

4 Verify

Open the sources. Check quotations and applicability. Use a spreadsheet for calculations.

“Mark what is supported, uncertain or needs expert assessment.”

5 Act and review

Send only checked work. Add the response to the evidence pack and reassess the next step.

“What changed? What is the smallest useful action now?”

Keep human judgement in charge. Repeating a prompt or asking another AI is not independent proof. Get focused professional input on material technical or legal uncertainty.

Explore the approach at TIP | incrementalpathway.com

Build a usable source pack

Your aim: let a new reader trace the important facts without rebuilding the whole claim.

GIVE AI

The current policy and amendments, decision letters, reports, key emails and dated photos. Start with one issue. Preserve originals; label working copies A01, A02 and so on.

INSTRUCTION TO ADAPT

First list the files you can actually read, their dates and any missing or illegible pages. Then build a timeline for [issue]. For each entry give: date, event, source ID, page or email date, what it supports, and what remains uncertain. Do not turn an allegation into a fact. List gaps separately.

EXAMPLE OUTPUT / ILLUSTRATIVE

14 March | Water reported after rain | A07, email

Supports: a dated report of water entry.

Does not establish: its route or cause.

Next evidence: labelled photographs and inspection findings.

CHECK BEFORE USING

Open every source behind an important entry. Check dates, names and report versions. If the tool cannot read everything, work in small batches and keep a master index. An omitted file is not evidence that something never happened.

YOUR NEXT MOVE

Produce one timeline and one missing-evidence list. Give each gap an owner.

Turn doubt into a testable question

Your aim: identify the observation that could change the technical explanation.

GIVE AI

The relevant reports, their dates, plans and labelled photographs. Include the earlier explanation, later findings and evidence that might contradict your own view.

INSTRUCTION TO ADAPT

Compare the reports on [specific defect]. Separate observations, assumptions and conclusions. For each difference, cite the source and page; explain whether it is a contradiction, new evidence or a different inspected area. Propose a neutral question and the evidence needed to resolve it. Do not declare negligence or causation.

HAFER ROAD / A WORKED REASONING CHAIN [1]

Observation: damaged terrace decking above polythene.

Interpretation in the later report: water entering from above.

Question: how does this affect the earlier explanation?

Next move: ask the technical author to reconcile the accounts, then ask the insurer whether that changes its position.

CHECK BEFORE USING

Compare the same area and defect. Confirm what was actually inspected. Do not infer that all conclusions are wrong because one changed. Ask a qualified adviser to specify any physical inspection or test.

Avoid: “AI says your report is wrong.”

Use: “Please reconcile these two findings and explain what evidence supports the conclusion.”

[1] CPA reports, 11 Apr 2023 §4.1; 13 Feb 2024 §§3.2.14-16. Paraphrased.

Separate the wording from the facts

Your aim: identify the precise coverage question that needs an answer.

GIVE AI

The full policy, schedule, endorsements and decision letter, plus the technical evidence. Include the policy period and who is insured. A sentence from an exclusion is not the complete contract.

INSTRUCTION TO ADAPT

Map the insurer's reasons to the exact policy wording. For each reason show: clause and page; relevant definitions or exceptions; facts relied on; missing facts; strongest reasonable alternative reading. Use only supplied wording. Flag ambiguity. Do not assume previous paid claims prove this claim is covered.

WORKSHEET / COMPLETE ONE ROW PER DISPUTED REASON

Reason given: [quote the decision]

Wording: [clause + page + relevant definition]

Evidence relied on: [source + page]

Unresolved point: [fact or interpretation]

Question to resolve: [one precise question]

CHECK BEFORE USING

Read the original wording yourself. Check every quotation and cross-reference. Separate disagreement about the defect from disagreement about coverage. Ask an appropriate legal adviser about material policy uncertainty.

YOUR NEXT MOVE

Ask for the missing reasoning, or commission a focused opinion on the point that could change the decision.

Escalate the issue that matters

Your aim: make it easy for the right person to decide, and keep paid advice focused.

GIVE AI

A one-page brief, the current decision, three strongest sources, previous unanswered questions and the next outcome you need. Identify who has authority to instruct or agree.

INSTRUCTION TO ADAPT

Simulate the insurer's CEO sending this to general counsel. What would they question or need to decide? Identify weak claims and missing evidence. Then draft a short request: decision sought, evidence, practical consequence, response date. Treat this as rehearsal, not knowledge of their actual motives.

BEFORE / AFTER / ILLUSTRATIVE

Before: "You are deliberately avoiding payment."

After: "Please explain how the later inspection finding affects the stated exclusion. If your position is unchanged, identify the evidence supporting it."

BUY A FOCUSED PIECE OF EXPERT HELP

Send the issue, relevant clauses, strongest evidence and uncertainty. Ask: "Can you review this specific point, tell us what would change your view, and quote the scope and fee before work starts?"

CHECK BEFORE SENDING

Verify claims and attachments; remove unsupported motive allegations. Keep the tone firm and factual. Escalation does not pause policy or legal deadlines. Get timely advice where delay could prejudice your position.

Show the funding gap clearly

Your aim: give neighbours a decision they understand, with the money and responsibilities visible.

GIVE AI

A checked cost schedule, the written offer, excesses, uninsured shares, payment conditions and outstanding scope. Keep quoted costs, agreed costs, offers and cash received separate.

INSTRUCTION TO ADAPT

Using the checked figures, draft a resident decision paper. Show what is known, what is unresolved and the options. For each option give the cost, uncertainty, decision owner and next action. Do not allocate costs between homes without the governing documents and appropriate review.

HAFER ROAD / ACCEPTED SETTLEMENT [2]

Agreed cost basis **£656,058.47**
Less uninsured shares **£62,325.55**
Less excesses **£17,710.17**
Accepted net settlement **£576,022.75**

Acceptance is confirmed by Adam. Keep the total project cost and cash-received record separate.

CHECK BEFORE DECIDING

Reconcile figures in a spreadsheet against originals. Confirm funding, authority, consultation and payment conditions with the relevant advisers. Record disagreements and decisions. A settlement still needs to become completed repairs.

YOUR NEXT MOVE

Agree the next decision, owner and date. Keep its evidence for the next board.

[2] Offer, 28 Jun 2024; acceptance confirmed by Adam, 22 Oct 2026.

Two lessons that changed our practice

Use the tool that fits the task, then check the result against something independent.

1 LEGAL WORDING NEEDS MORE THAN A PLAUSIBLE ANSWER

In a separate lease dispute, a solicitor caught an error in our AI-assisted interpretation. Generic GenAI can miss a clause, party, exception or interaction with legislation while sounding convincing.

NOW DO THIS

Open the signed document beside the answer. Check the exact wording, page, parties, definitions and cross-references. Verify relevant legal sources. Obtain focused legal review where material uncertainty remains.

2 GENERATING AN ANSWER IS NOT THE SAME AS CALCULATING

GenAI is probabilistic: it generates likely language. A spreadsheet formula is deterministic: the same inputs and formula produce the same result. But wrong inputs or formulas still give wrong totals.

NOW DO THIS

Use a spreadsheet or calculator for totals, deductions and comparisons. Check inputs, units, VAT and formulas against originals. GenAI can help build formulas or explain results; verify both before using them.

HOW THIS CONNECTS TO BUILDING TRUST

The lease-reading failure helped inspire **LEASE-iQ**, which reads the lease with relevant legislation and makes sources available to check. It does not remove human judgement.

The wider need to connect evidence, responsibilities, money and decisions informs **BLOCK-iQ**, currently in co-creation.

Use GenAI through the project

At Hafer Road, our use expanded beyond the claim. Here is how to apply the lessons to delivery.

Find contractors

AI helps: Suggest search terms and prospective firms.

You check: Verify identity, relevant experience, references and capacity.

Prepare the tender

AI helps: Draft scope, questions and a common response format.

You check: Have the scope and technical requirements checked.

Evaluate bids

AI helps: Extract inclusions, exclusions and questions side by side.

You check: Trace each entry to the bid. Compare prices in a spreadsheet.

Support Section 20

AI helps: Help draft and review consultation paperwork.

You check: Check the applicable process, recipients and dates with an adviser.

Review method statements

AI helps: Identify omissions and questions for the contractor.

You check: A competent person must assess adequacy and safety.

Keep residents informed

AI helps: Draft clear notices about access, disruption and decisions.

You check: Confirm dates, responsibilities and agreed facts before sending.

Keep one decision record: decision, evidence, checked figures, responsible person and date. Carry it from tender to delivery so the next board can understand what was agreed.

AI uses reported by Adam, 22 October 2026. Checks are recommended practice.

Start by trying to disprove it

It is better to discover a decisive weakness early than spend a year building around it.

CHECK THE FRAME BEFORE THE ARGUMENT

Your account defines much of the problem AI sees. It may suggest adjoining “rooms”, but cannot know the facts inside them. Missing documents, dates, parties or policy terms can change the answer.

INSTRUCTION TO ADAPT

Start from the opposite of my belief. Build the strongest evidence-based case for rejecting this claim. Identify where I may be biased, selecting favourable evidence or excluding facts that could change the decision. Do not invent objections. Separate supported reasons from assumptions. Ask me for missing context before concluding.

THEN ASK

Which documents or facts could reverse this conclusion?
What risks or alternative routes have I overlooked?
What could you have misunderstood or got wrong?
What should I verify independently before spending more?

WIDEN THE CONTEXT

Check the policy and amendments, insured parties, relevant dates, prior claims, inspection scope, maintenance and alterations, and evidence against your preferred explanation. This is a starting list, not proof that every issue is covered.

Act on the result: verify the strongest objection. If it holds, revise the claim, seek focused advice or reconsider pursuing it. AI arguing against you is a test, not a verdict. Repeating it does not remove bias.

For further context: TIP bias article and AI explainers on page 14.

Know where to look

Click a resource title to open it. These sources provide context, not a decision on your claim.

START HERE / VIDEO

Large Language Models explained briefly

3Blue1Brown: how generated language works. Watch before treating fluency as evidence.

OPTIONAL DEPTH / VIDEO

Transformers the tech behind LLMs

3Blue1Brown: a visual explanation of model architecture. More technical; not needed to use the toolkit.

YOUR ASSUMPTIONS / READ

Two biases one conversation

TIP: examine how your framing and the model's responses can reinforce each other.

CLAIMS HANDLING / OFFICIAL

FCA Handbook ICOBS 8.1

ICOBS is part of the FCA Handbook. Rule 8.1.1 addresses fair, prompt handling and unreasonable rejection. Check applicability and dates; it does not prove cover.

WHO YOU ARE DEALING WITH / OFFICIAL

FCA Financial Services Register

Check the firm, permissions and relevant history. Registration alone does not establish claim eligibility or compensation protection.

SURVEYING HELP / OFFICIAL

RICS regulated protection

Check whether the firm is RICS-regulated and understand its complaints arrangements. Check the author's actual qualifications and instructed scope.

TECHNICAL CONTEXT / OFFICIAL

RICS building surveying standards

Find guidance relevant to the work. Ask which standard applies to this instruction; a home-buying survey standard may not fit a claim investigation.

Your own documents come first: policy, schedule, amendments, reports and correspondence. Ask what other sources matter. Links checked 22 October 2026; recheck current versions and the rules relevant to your dates.