

When the building leaks and the claim is declined.

A resident director's lessons on evidence, collective decisions and using AI without surrendering judgement.

16

homes sharing one problem

2

owners without warranty cover

£576k

net settlement accepted

Our homes were leaking. We needed answers.

Our neighbours had rebuilt their Battersea block together. When the roof and terrace waterproofing failed, that collective achievement became a difficult test of trust. Earlier claims had been paid, but the main structural repair claim was declined. Two owners had lost their warranty cover after a different insurer failed.

We needed the same building repaired, but faced different financial consequences. As a resident and a director, I had to help make sense of reports, policy wording, repair costs and disagreement between people whose homes were affected.

What we did

We organised the evidence, challenged the technical explanation, questioned the policy decision and prepared focused requests. From 2023, generative AI helped me compare documents, understand unfamiliar language and rehearse how our arguments might be challenged.

The outcome, and its limits

We accepted a net settlement of £576,022.75. The works were completed. Advisers, contractors, directors and neighbours all contributed. This was a structural warranty dispute, not a representative buildings-insurance claim. AI was one part of the work; this case cannot establish that it caused the settlement.

This paper shares my experience and a practical method others can adapt. It is not a coverage opinion or a substitute for case-specific professional advice. The following pages turn the experience into steps you can use.

Six steps to a better-informed decision.

Each step should leave you with something a new reader can check.

01

Frame the decision

Write one page: what happened, who is affected and the decision you need. Separate urgent work from the disputed claim.

A brief a new reader can understand.

02

Build the evidence pack

Index the policy, endorsements, reports, photos and correspondence. Give each fact a dated source and page. Keep contradictions.

A timeline with visible gaps.

03

Test the report

Check basic facts and whether the conclusion follows from the observations. Ask what test would distinguish competing explanations.

A specific error or unanswered question.

04

Test the policy decision

Read the cited clause with its definitions, exclusions and amendments. Identify which facts the insurer relies on.

A clause-to-evidence comparison.

05

Ask for a decision

Request a correction, inspection or review. State the strongest evidence, practical consequence and response date.

One focused request to a named person.

06

Agree delivery and funding

Reconcile the settlement with scope, uninsured amounts and excesses. Confirm authority, funding, technical checks and resident updates.

An agreed route from decision to repairs.

Keep two questions separate.

What caused the damage? Does the policy cover it? A technical finding can change the first answer without deciding the second.

Keep urgent safety action, damage limitation, notification and relevant deadlines moving while you investigate. Confirm who has authority to instruct, spend and settle.

Ask AI to challenge you first.

Finding out early that your case is weak can be more useful than spending a year strengthening the wrong argument.

A starting instruction

"Make the strongest evidence-based case for rejecting my claim. What have I misunderstood or omitted? What information would change your answer? Cite the sources, show uncertainty and ask for missing context."

Why context matters

Generative AI produces plausible responses from patterns and the context available to it. It can suggest issues beyond your question, but it cannot establish case facts you have not supplied. A missing endorsement, date or contradictory report can change the conclusion. Asking for unknowns helps; it does not guarantee completeness.

Words need source checks.

AI-assisted interpretation of a lease in a separate contribution dispute contained an error that a solicitor caught. Check exact wording, definitions, parties, amendments and relevant law. Plausibility is not legal reliability.

Numbers need a calculation.

Use a spreadsheet or calculator for settlement reconciliation. Check the inputs, formula and a known answer. AI can explain or help build the formula; a fluent numerical answer is not a verified calculation.

Reports deserve questions too.

At Hafer Road, evidence of damaged decking above polythene helped challenge the causal account. The lesson is to compare observations with conclusions, then ask what would resolve the difference. AI can organise that comparison. A competent expert must assess disputed technical conclusions.

Worked case source: CPA addendum, 13 February 2024, sections 3.2.14–16 and 4.0.1. The initial 2023 report's author was MCI0B; the later addendum was reviewed by an MRICS/MCI0B surveyor. Do not infer that professional credentials make a particular conclusion correct or incorrect.

A settlement is a milestone. The building still needs repairing.

£656,058.47
agreed cost basis

– £62,325.55
uninsured shares

– £17,710.17
excesses

= £576,022.75 accepted net settlement. This is not the full project budget, nor evidence of the date cash was received.

We carried the method into delivery.

I also used GenAI to find prospective contractors, prepare tender documents, compare bids, help with Section 20 documentation, review method statements and draft resident notifications. Those uses still needed procurement, technical, legal and human checks.

What I would do differently

Keep one indexed evidence pack from day one. Preserve evidence against my own position. Ask for a specific decision, not a general acknowledgement. Use specialist advice on a bounded question. Give neighbours a clear view of the funding gap and decisions ahead.

Start with one page, not another long argument.

Write the problem, the decision you need, your three strongest sources and the strongest reason you may be wrong. Ask AI what is missing. Check the answer before acting.

From the experience to Building Trust

The lease-reading lesson helped inspire LEASE-iQ, which supports lease questions with sources people can check. Individual leaseholders can request free access for one residential lease. It does not decide insurance cover. BLOCK-iQ is being co-created around the wider shared-building problem.

Continue learning: [Building Trust guides](#) · [TIP: rules, AI and verification](#) · [IBM video: AI Agents vs Business Rules](#)

Sources and scope: Adam Street's case account and acceptance confirmation, 22 October 2026; retained settlement breakdown; CPA addendum (above). Private underlying case documents are not reproduced. These are case figures, not UK incidence statistics. For the process, consult [FCA ICOBS 8.1](#) and [RICS regulated-firm guidance](#). Check applicability to your policy, parties and dates. Neither organisation endorses this guide.

Adam Street, Founder · adam.street@building-trust.uk · 22 October 2026