

The house closed nine months: what to look at, and with what proof

An October leak is found in June. You do not need electronic surveillance: you need someone to open the door and look, and a record of it.

1 · The papers to gather first

Get everything together before you start. Almost every step in this guide stops dead for one missing document, and starting again costs more than waiting a day.

- The full home policy, with cover, exclusions and the deadline for reporting a claim.
- The list of points to check, always the same, so two visits can be compared.
- Dated photographs from each visit, from the same framings.
- The water and electricity meter readings, with photos, on every visit.
- The community administrator's number and those of a local plumber and electrician.

2 · The order to do things in

- 1 Set the route before the first visit: stopcock, meter, ceilings and corners, under the sinks, the terrace, the fuse board, the letterbox.
- 2 Always take the same photos. Two different photos of the same ceiling prove nothing; two identical ones prove how it changed.
- 3 Note the meter readings and compare them with the previous visit. It is the cheapest leak detector there is.
- 4 Open the letterbox at each visit and photograph what is in it, without opening mail that is not yours. A notice from the community or from Suma carries a date.
- 5 If there is damage, photograph it at once with something for scale and report the claim within the period set by law and by your policy.

3 · The mistakes we see again and again

- Relying on a kind neighbour with nothing written down. When there is a claim, the insurer wants dates and evidence, not goodwill.
- Closing the main stopcock and forgetting the electric water heater, which can be damaged when empty.
- Lowering every blind and leaving no air change at all. The damp stays in all winter.
- Leaving the fridge plugged in and empty, or switched off and closed. Neither ends well.
- Reporting the damage to the insurer weeks after seeing it. The deadline is in the law and in the policy, and the delay costs you.

4 · Where you can check it yourself

Official pages, checked on 22/09/2026. The administration changes its screens without warning: if something does not match, the official source wins, not this guide.

- **Ley 50/1980 de Contrato de Seguro, deberes del asegurado y plazo del siniestro**

<https://www.boe.es/buscar/act.php?id=BOE-A-1980-22501>

- **Consorcio de Compensación de Seguros**

<https://www.conorseguros.es/>

- **Ley 49/1960 de Propiedad Horizontal, daños entre viviendas y elementos comunes**

<https://www.boe.es/buscar/act.php?id=BOE-A-1960-10906>

- **Agencia Estatal de Meteorología (AEMET)**

<https://www.aemet.es/es/portada>

If you would rather we did it

€190 a year one visit every two months, with photos and the post

€490 a year two visits a month, with small interventions

We are not a security company and we watch nothing continuously: there is no alarm, no cameras, no night patrol. Nor are we an insurer: if there is damage, your policy pays, and we supply the dated photographs that get it paid.

A question? One message is enough

Write to us on WhatsApp at **+34 613 13 87 84** (wa.me/34613138784) and a person answers. Asking costs nothing and commits you to nothing.

Information guide, not legal or tax advice. contact@holaowners.com · holaowners.com