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# ASK THE EXPERTS

## The solicitor

*We are buying the downstairs flat in a house split into two homes. The lease for each property stipulates that buildings insurance must be in place. Our solicitors are requesting contingent buildings insurance in the event that upstairs does not insure. Our lender only requires confirmation that buildings cover is in place; there is evidence that both flats have this. What should we do?*

**MN, by email**

Usually, the freeholder will take out buildings insurance for the whole property and recover the cost through the service charge. Sometimes, however, separate flats are obliged to take out their own buildings policy. If their respective demises are clear and cover the whole structure of the property between them, there is no practical barrier to each party insuring its own part. The problem arises in knowing whether the other party has complied. Even if your neighbour has buildings insurance at present, there is no way of being sure it is maintained. Therefore, it is advisable to take out contingent buildings indemnity insurance as a precaution, despite your lender not requiring it for the purposes of the mortgage. It may be worth approaching your neighbour to discuss entering into a joint policy that would cover the whole building.

**Nikolas Ireland is a solicitor at Forsters LLP; [forsters.co.uk](http://forsters.co.uk)**

## The interior designer

*My pine table is due a facelift. I would like to paint the top a soft green colour. What is the best way to remove the beeswax furniture cream that has accumulated over the years? The paint will need to be hard-wearing, too.*

**Delia Pearce, by email**

Assuming the original finish is a beeswax polish, apply Lakeone Wax Remover ([rydenor.co.uk](http://rydenor.co.uk)) with woodworker's polishing cotton, then remove the wax with medium- to fine-grade wire wool. Remove any residue with a mild washing-up liquid. Allow to dry and, if necessary, sand back the wood to get a clean finish. Next, fill any holes with a wood filler, then apply two coats of a two-in-one shellac-based primer such as Zinsser B-I-N (as above). This stops stains bleeding from knots and dissolves any final traces of wax. For a hard-wearing finish, use two coats of satinwood or gloss paint, depending on the look you want. Sand lightly between each coat. I recommend Goya or Persian Green, by Colortrend ([colortrendpaints.co.uk](http://colortrendpaints.co.uk)).

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