



# Direct Line®

## LANDLORDS SPENT £4.5 BILLION ON EMERGENCY CALLOUTS IN A YEAR

- 13,000 contractors called out to rental properties every day
- Most common emergency issue for landlords is plumbing
- Direct Line for Business Landlord Emergency cover offers access to a 24-hour claims line which will send out a range of certified contractors within four hours of an emergency being registered.

Direct Line for Business Landlord Emergency cover offers access to a 24-hour claims line which will send out a range of certified contractors within four hours of an insured emergency being registered.

In 12 months, UK landlords have paid £4.5 billion on emergency contractors to assist with property issues, reveals new research<sup>1</sup> from Direct Line for Business. This amounts to an average cost of £765 per callout, or £2,141 per year for every landlord in the UK.

More than half (53 per cent) of private landlords have needed to call in an emergency contractor to one of their properties – this equates to 13,000 contractors being called out to a rental property every day. When it comes to tenants, 3.87 million<sup>2</sup> private renters (51 per cent) have experienced a home emergency which required an emergency contractor to be called out.

The most common time sensitive issue in a rental property is plumbing (48 per cent), followed by gas or heating (45 per cent), electrics (35 per cent) and locks (27 per cent). Plumbers have the best arrival time as they get to an issue within just over 13 and a half hours of being alerted. Electricians come second with an average appearance time of 17 hours and 48 minutes, while gas and heating engineers take 20 hours and 42 minutes to turn up.

As well as being the most frequently needed, plumbers are also the cheapest emergency contractors, costing landlords an average of £523 per year. Emergency glaziers are the most expensive, with an average cost of £1019 per year (Table 1).



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**Table 1: Total average spend on emergency contractor types:**

Emergency contractor type	Average spend over 5 years (2014-2019)	Average annual spend <sup>3</sup>
Glaziers	£5,097	£1,019
Locksmiths	£4,853	£971
Plumbers	£2,613	£523
Electricians	£3,589	£718
Pest removers	£4,917	£983
Gas /Heating Engineers	£3,146	£629

**Source: Direct Line for Business, 2019**

Despite being a stressful time, these emergency situations have often brought landlords and tenants closer together, with 24 per cent of landlords claiming that the home emergency improved their relationship with their tenant, compared to 11 per cent who said it worsened.

When it comes to reporting the issue, 48 per cent of landlords are alerted by their property agent, 45 per cent get notified directly from their tenant with just 11 per cent discovering the issue themselves.

Direct Line for Business has launched Landlord Emergency cover to offer peace of mind to landlords and tenants across the UK.

The cover offers access to a 24-hour claims line which will send out a certified contractor within four hours of an insured emergency being registered to secure or prevent further damage to the property. Contractors covered within four hours include drainage engineers, electricians, glaziers, locksmiths and plumbers. Extreme weather and remote locations may extend response time. Cover purchased as an add-on at new business or renewal. Residential properties only. Pest control, roofers, gas and heating engineers and general trades people are also covered, however outside of the four-hour response time.



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Landlord Emergency will cover call-out charges, the costs for labour and materials up to £1,500 (inc. VAT) per claim, with policy-holders able to make as many claims as they need.

Furthermore, tenants are able to make a claim and have an emergency dealt with on behalf of the landlord, saving time and potentially further damage.

**Jamie Chaplin, Landlord Product Manager at Direct Line for Business, said:**

“Emergencies are unfortunately a part of life and often unforeseen. As our research shows, it can be costly and time consuming to get an emergency contractor out to a property. If tenants need to get in touch with the landlord or letting agency before a contractor can even be called, this only adds to the timescale.

“No landlord wants their tenant to feel unsafe or unreasonable discomfort in their property. We hope that our Landlord Emergency cover will allow for a harmonious relationship between landlords and tenants while giving peace of mind to both parties.”

For further information on Landlord Emergency Cover and terms and conditions please visit <https://www.directlineforbusiness.co.uk/landlord-insurance/landlord-emergency>

**ENDS**

#### **Notes to Editors**

- <sup>1</sup> Landlord survey amongst 100 UK private landlords. The research was completed by the market research agency PureProfile 30<sup>th</sup> August – 3<sup>rd</sup> September 2019.
- <sup>2</sup> Research conducted by Opinium amongst 2,002 UK adults between 30<sup>th</sup> August and 3<sup>rd</sup> September 2019
- <sup>3</sup> Average annual spend on emergency contractor types calculated by dividing average spend over a five year period (2014-2019) by five.

#### **Direct Line Group**

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## About Direct Line for Business

Launched in 2007 Direct Line for Business now has over half a million customer policies, proving a flexible range of insurance products for the landlord, van and small business sectors.

Direct Line for Business insurance policies are underwritten by U K Insurance Limited, Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Direct Line for Business and U K Insurance limited are both part of Direct Line Insurance Group plc.

Customers can find out more about Direct Line for Business products or get a quote by calling **0345 301 4827** or visiting <https://www.directlineforbusiness.co.uk>