

Landlord insurance policies: what you need to know

Landlord insurance is different to standard home buildings and contents insurance. Policies vary, so it's vital you check you have the right cover for your own circumstances and type of rental property. We've listed the main areas you should consider and some key questions you should ask potential insurance providers:

Damage, injury and breakdown

1. Am I covered if someone is injured at the property?
2. Am I covered for accidental damage by tenants?
3. What am I covered for if there's a water leak at the property?
4. Is my property insured for storm and other kinds of weather damage?
5. Can I claim for broken glass?
6. Am I covered for damage to drains?
7. Am I insured for damage to another property caused by something happening at my property?
8. Am I insured for damage caused by public authorities and emergency services?
9. Are there any specific conditions relating to a flat roof?
10. Are fences, walls, outbuildings and other garden-related items covered by the policy?



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Policy

1. How long does your policy last?
2. Can I cancel your policy and what's involved?
3. What's excluded from the policy?
4. Who needs to be named on the landlords building insurance policy document?
5. Do I need to inform you of my convictions?
6. When do I need to inform you of changes to my or the property's circumstances?
7. What would make the insurance policy void or voidable?
8. If I take out insurance with two providers, will I still be insured, and to what extent?

Claims

1. What level of cover is provided?
2. What's the excess if I make a claim?
3. What's the claim procedure?
4. What documents will I need to make a claim?
5. Is there a limit to the number of claims I can make?
6. Are there any time limits for making a claim?
7. Do I need to inform anyone other than you if I need to make a claim?

Tenants

1. Are any particular types of tenants excluded from the policy?
2. Do I have legal cover in the event of a dispute with my tenant?
3. Do you need to be informed of my tenants' convictions?
4. If I need to provide temporary accommodation for my tenants, will it be covered?



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Security

1. Am I insured if the property is unoccupied?
2. What are the minimum security requirements for the property?

It's not an exhaustive list, but these questions should help you determine whether you're buying appropriate insurance. If you have more questions, don't be afraid to ask your provider before taking out their landlord insurance.



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