

# Why landlords need public liability insurance

Your specialist landlord insurance should take care of damage to your property and contents, but what about your tenants' safety? What if a piece of stair carpet came loose and one of your tenants slipped and fell, injuring themselves? You need to make sure you'd be covered if they decided to make a claim against you for any injury.

It's your responsibility to make sure that your tenants are as safe as possible. But, now and again, accidents do happen and that's why you need public liability insurance. It protects you and your buy to let property against claims made by tenants for personal injury or damage to their possessions arising from incidents connected with your property.

If the tenant makes a claim against you, and you're found to be legally liable, Public Liability Insurance will cover you for:

- Damages awarded to the claimant
- Your legal costs in defending a claim
- The claimant's legal costs, if you're at fault

Without Public Liability Insurance, you and your buy to let investment could be in for an expensive time. Can you afford not to take it out?

## Check your landlord insurance

Now might also be a good time to review your current landlord insurance cover.

Check that it either includes the

- Accidental damage
- Equipment breakdown
- Replacement glass



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- Replacement locks
- Loss of rent from an insured event
- Alternative accommodation for tenants
- Employers' liability

Take the time now to make sure you have adequate insurance cover for yourself and your investment. It'll give you peace of mind, knowing you're protected against potential future claims.



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