

Examples of claims which Landlord's Insurance covers you for:

Landlord's insurance would pay you should the following happen:

Your property is massively damaged by a fire. Luckily your tenants are not hurt but they have to move out as the damage is so bad. It takes builders and decorators 3 months to repair the damage. Your landlord's insurance policy would not only pay for all of the work to repair the property but also pay you the rent that you are missing out on by not having tenants living in the property during this period.

You fall out with your tenants. They stop paying the rent and refuse to leave the property. You are forced to take them to court to get them evicted and collect rent owed to you. If you have purchased the "Legal Expenses" cover as part of your Landlord's insurance policy then all of your costs accrued in fighting the court case would be compensated.