



Halls Professional News Updates – Lettings and Insurance

Are You Covered If the Unthinkable Happens?

The UK has seen a massive increase in the number of property investors, from the private landlord who owns a single investment property, to the professional landlord with a portfolio of properties. It is important to protect your rental property now. Most normal homeowner policies provide no cover whatsoever if you let your rental property without informing the insurance company. It makes both economic and common sense to ensure that your property is fully protected.

Landlord's insurance cover has some different features to normal household insurance. As well as buildings and contents cover, a specialist landlord policy can be tailored to cover for liability insurance, legal expenses, emergency assistance and most notably, rent guarantee, if the property becomes uninhabitable. 85% of UK landlords have mortgages supporting their investments upon which the interest has to be paid, even when the rent isn't. Mortgage lenders should always be informed if the property is to be let. In our view, letting without suitable insurance is like riding your bike downhill without brakes, so get yourself covered.

For advice and guidance on any of the areas contact your [nearest Halls Branch](#).