



'Tis the season to be jolly – Advice for Landlords over the festive season

An invitation to burglars

Christmas can often mean that tenants are heading home for the holidays, leaving the property empty for several days or even weeks. If the property is unoccupied, you might want to check your insurance policy and inform your insurer if required.

Make sure that apart from landlord insurance, you also take out building and content insurance.

Your tenants might also want to take out tenants content insurance, in case any of their property gets stolen after a break-in.

If tenants are only gone for a night, it can be advisable to leave the lights on to deter any burglars from targeting your property.



Fire!

Over the festive period, we all like to be surrounded by candles and fairy lights. There are some safety measures tenants should adhere to in order to avoid a fire:

- They should not overload sockets with multiple plugs
- Stockings should not be hung above or near a fireplace while the fire is burning
- Tenants should not try to kindle fires with wrapping paper or empty gift boxes
- Fires should not be left unattended, including candles

Deck the halls

Make sure you let your tenants know what sort of decorations are allowed: are you happy for them to decorate the roof or hang a wreath on the door if the property is in a block of flats, for example? They should also turn off any electrical fairy lights and blow out candles if they are leaving the room.

No silent night - a Christmas claim story
A landlord had rented property to students and during the Christmas holidays, they had returned home, so the premises were vacant. The property was broken into and the boiler and all copper piping were removed. The damage was compounded by the fact the central heating system had not been drained down for the holiday period, which meant there was extensive water damage to the property. The claim cost £29,500 for the building damage and £2,375 for damaged contents belonging to the landlord.



You can contact the Total Landlord Insurance Claims team on 0345 310 6370

www.totallandlordinsurance.co.uk