



Landlords Acceptance Criteria

Now that you've decided to become a landlord, there are a few things that will help smooth the transition into letting your home. The list might look long but you can rest assured that all of them have been put in place to make sure that you and your tenant are protected from the moment you hand over the key.



- You, and anyone to be insured do not have any unspent criminal convictions.
- The type of property is either a House, Bungalow, Self-contained Flat or a Maisonette.
- We only offer Contents Only cover on Self-contained flats or Maisonettes.
- Property is only let to tenants on a residential basis.
- The tenants going to be living in the property are either employed, retired, self-employed, students or in receipt of benefits.
- Must have a tenancy agreement in place direct with the private tenant and must be for 6 months or more unless the tenant is a family member whereby we don't require a tenancy agreement.
- We won't cover theft or vandalism caused by tenants unless references from a current employer, former landlord or guarantor, photo ID and credit checks are completed. This doesn't apply to tenants that are members of family.
- The property will be occupied within 45 days of the policy starting and not left unoccupied for more than 45 days throughout the term of insurance.
- Property must not be sublet or subdivided into bedsits.
- Must have no more than 5 bedrooms and 4 bathrooms.
- The property is in good state of repair and not a Grade 1 or Grade 2* listed building.
- The walls are built of brick, stone, concrete or timber framed with brick walls.
- The roof is made of tile, slate, concrete, metal, asphalt, fiberglass or glass.
- The property has never shown signs of subsidence, heave or landslip.
- The property has never suffered from flooding and/or is not located in an area which is currently under a flood warning. If you're not sure please refer to the Environmental Agency website for confirmation - **Environment Agency - GOV.UK (www.gov.uk)**