

Accidental Damage Tenants Liability

Cover for Landlords fixtures and fittings against Accidental Damage caused by students.

What are we covering?

- Built in wardrobes/cupboards (including a wardrobe secured permanently to the wall and never removed from the property)
- Bathroom suites (sinks / baths / toilets)
- Light fittings
- Central-heating boilers, radiators and other plumbing systems
- Built in kitchens and built in kitchen units
- Flooring
- Carpets
- Fixed bedroom furniture (i.e. built in desks)
- Fixed partitions and doors
- Electric sockets
- Curtain Rails
- Windows
- Security alarm systems

What Scenarios have we seen?

- Crockery fallen/damaged oven work surface
- Pan put onto work surface and damages worktop
- Items falling/ being dropped on bathroom suites
- Hair straighteners caused burns to carpets
- Cricket being played indoors and smashed windows
- Red wine/drink spills on carpets
- Broken windows
- Built in Units damaged via wrestling

Excess

- £25.00

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Claim Process

Step 1

Tenants inform loc8me / or loc8me informs tenants of accidental damage.

Step 2

Tenant pays £25 excess and provides loc8me with photos of the incident.

Step 3

loc8me manage the claim on behalf of the tenant including repairing and paying for any damages.

Step 4

loc8me claim off the insurance company (Endsleigh)