
Guide: Who Is Responsible for Property Insurance in Leased Homes?

Understanding who is responsible for different types of property insurance is important for protecting your home and your belongings. This guide explains the difference between **buildings insurance** and **contents insurance**, and what you, as a leasehold resident, need to know.

1. Buildings Insurance – Who Covers It?

In most Leasehold schemes, the **housing association or landlord** is responsible for arranging **buildings insurance**. This is usually stated in your lease.

Buildings insurance protects the structure of the property, including:

- **Structural damage** caused by events such as fire, floods, subsidence or vandalism
- **Permanent fixtures and fittings**, e.g. fitted kitchens, bathrooms, wardrobes
- **Some external structures**, such as garages or sheds (depending on the policy wording)

Policy Excess

Insurance policies include an **excess**, which is the amount paid before the insurer covers the rest. For example, if the excess is £250 on a £1,000 claim, the insurer pays £750. Some leases also contain rules about how excesses apply to communal areas.

Service Charges

Part of your **rent or service charge** usually covers the cost of the buildings insurance premium. You can ask your housing provider for a breakdown of costs to understand exactly how much you contribute.

Requesting the Policy

Residents can request a copy of the buildings insurance policy. It's important to read it carefully and ask questions if anything is unclear.

2. Contents Insurance – Your Responsibility

While the landlord covers the building, **you are responsible for insuring your personal belongings**. Contents insurance protects items such as:

- Furniture

- Electronics
- Clothing
- Household items
- Personal belongings

This type of insurance protects you against loss or damage caused by theft, fire, water leaks and other insured events. Without contents cover, you would need to replace everything yourself.

Industry estimates suggest the average UK home contains around **£55,000 worth of belongings**, showing how important this cover can be.

3. Key Things to Do

- **Check your lease** for insurance responsibilities
 - **Ask for a copy** of the buildings insurance policy (Link to policy)
 - **Take out your own contents insurance** to protect personal belongings
 - **Review the policy excess** to understand possible costs
 - **Request a service charge breakdown** if you want to see how much you pay towards building insurance
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If you want further information in relation to the buildings insurance provided for your property, please contact us at leasehold@karbonhomes.co.uk or visit the leaseholder section of our website. www.karbonhomes.co.uk.

Or scan the QR code below with your smartphone:

