

## **INSURANCE**

**Cover for rental property is not the same as ordinary buildings and contents insurance and needs to take account of the particular circumstances and legal relationships that exist. Vizard Russell have links with MARAS for both landlords and tenants cover. If you want more specialist cover we can also put you in touch with either IPS or MPA who are both independent brokers.**

### **LANDLORDS**

**You are responsible for the buildings insurance and contents of the property that are yours. You also have liability responsibilities in the event of accident or injury. You should always check with your insurance provider to make sure that you are covered when renting your property.**

### **TENANTS**

**Your landlord is responsible for insuring the buildings and any contents in the property that he owns.**

**You are liable for your own possessions and any damage to the landlords contents or to the fabric of the property.**

**It is a good idea to cover yourself against loss of your own property as well as the landlords and this can be done using insurance that is specially designed for tenants.**

**You can arrange this yourself through your usual insurance provider or through MARAS who rental specialists or with local insurance broker MPA who provide all the usual sorts of insurance including contents, motor, and all sorts of protection and investments.**

**Links**

**MARAS**

**MPA**

**IPS**

**Vizard Russell are not allowed to provide insurance advice and you should always consult an authorised provider.**