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Renting out a property? Get landlord insurance today

When it comes to protecting your rental property, you need an insurance policy that will cover it all.

Owning a rental property is a big investment. So you'll want to make sure you and your tenants are protected no matter what – and landlord insurance is a great way to guarantee that all-important peace of mind.

Already a customer?

Log in or create a MySaga account to view your policy documents or renewal invite. Fast and easy, no need to call.

[Visit MySaga](#)

New to Saga?

Start your journey with us, get a quote or pick up where you left off. Online or over the phone, we look forward to welcoming you.

[Get a quote](#) [Retrieve a quote](#)

What is landlord insurance?

Property insurance for landlords protects properties that you rent out to tenants. Unlike home insurance, it covers the extra risks that come with renting out a property. Our landlord home insurance includes:

- **Landlord buildings insurance** – to cover any damage to the structure of the building.
- **Landlord contents insurance** – to cover items you own inside the property, like carpets and furniture.
- **Accidental damage** – so you can replace any items your tenants accidentally break.
- **Legal expenses** – to cover legal costs up to £100,000 relating to the property.
- **Landlord advice line** – so you can get free legal advice for any issues you have.

[Does the tenant or landlord pay buildings insurance?](#)

It's your responsibility as the owner to take out landlord insurance cover for your rental property.

[Why do I need landlord insurance?](#)

Your standard home insurance may not cover you for everything you need, because there are often issues that crop up in rental properties that will differ to ones in your own home:

- You might not see the property often enough to know about any issues.

- Your tenants may not notice an issue like a slow leak and, without prompt attention, these situations could lead to expensive repairs when the problem is discovered.
- Your tenants might be careless and more likely to cause accidental damage as they don't see the property as their own home. They may even cause damage maliciously if you have a dispute with them.
- You could be found liable if a tenant is hurt in your property.

Plus, while it's not a legal requirement, mortgage lenders will often insist on it.

What does landlord insurance cover?

Our landlord insurance includes a range of cover, including:

Up to £500,000 buildings cover

This covers damage caused by things like fire, storm, subsidence, flood, and theft.

Flexible levels of cover

Choose the level of cover you need for the items in the property owned by you rather than the tenant, including carpets and furniture.

Accidental damage cover

We'll repair or replace things you or your tenants accidentally break (up to the sum insured).

Legal expenses cover

Unlimited legal advice and up to £100,000 to cover the cost of any legal fees to do with your property, such as evicting tenants.

Cover for malicious damage or vandalism by your tenants

If your tenant damages your property, we'll cover the repairs (up to the sum insured).

Alternative accommodation cover

If there's a major incident like a fire or a flood, we'll cover the cost of temporarily rehousing your tenants (up to 20% of the buildings sum insured).

[Get a quote](#)

Who underwrites Saga Landlord Insurance?

Saga's range of insurance products is designed specifically for our customers and is unique to us. Saga Landlord Insurance is provided by Royal & Sun Alliance Insurance Ltd which meets our high standards of quality and service.

Landlord insurance cover at a glance

Take a look at what's included as standard across our buildings, contents and legal expenses cover.

Policy Features	Maximum claim limit
Buildings cover	
Alternative accommodation for your tenants - If your property is made uninhabitable as a result of damage by an insured event, such as a flood or fire	Up to £100,000
Loss of rent - If the let property is made uninhabitable by an insured event, such as a flood or fire	Up to £100,000

Policy Features	Maximum claim limit
<p>Trace and access of a leak - Including reinstating any wall, floor or ceiling damaged during the search</p>	<p>Up to £5,000</p>
<p>Fire extinguishers - Including refilling, plus the replacement of sprinkler heads and resetting of fire alarms following an insured event, such as a fire</p>	<p>Up to buildings sum insured</p>
<p>Property owner's liability - For accident or injury to other people, or damage to their property</p>	<p>£2 million</p>

Policy Features	Maximum claim limit
<p>Contents cover</p>	
<p>Replacement of locks - If the keys are lost or stolen</p>	<p>Up to £1,000</p>
<p>Temporary storage of your contents - If your property is made uninhabitable by an insured event, such as a flood or fire</p>	<p>20% of sum insured</p>

Policy Features	Maximum claim limit
Garden cover - For your hedges, lawns, trees, shrubs and plants if they are damaged by an insured event, such as vandalism	£1,000
Fixtures and fittings cover - Such as built-in furniture, built-in kitchen appliances and fixed glass, that are damaged by an insured event, such as a flood or fire	Up to £10,000
Legal expenses cover	

Policy Features	Maximum claim limit
Tenant eviction - Advisers' costs to pursue eviction proceedings and recover possession of the property if your tenant reneges on the tenancy agreement	£100,000 per claim
Non-tenancy property infringement - Advisers' costs to pursue legal proceedings against someone who trespasses or causes a nuisance on your property	£100,000 per claim
Non-tenancy property damage - Advisers' costs to pursue legal proceedings against someone who damages your property	£100,000 per claim
Criminal prosecution - Advisers' costs to defend yourself against criminal prosecutions brought against you	£100,000

Legal expenses cover is available when the amount in dispute is £250 or more, and where the legal team believe you can win your case. Cover is provided for an incident that occurs after your cover begins.

What's not covered by landlord insurance?

Here's some examples of things we can't cover . But make sure you check your policy for more details:

- Damage caused by wear and tear or poor maintenance
- Damage or loss caused deliberately except if it's malicious damage or vandalism
- Storm or flood damage to fences, hedges, and gates

Do you cover professional landlords?

Saga Landlord Insurance is designed for customers where the ownership of rental (aka Buy To Let) properties is not your main source of income. If you let out properties as a commercial enterprise, own five or more rental properties, and/or are a professional landlord, our private landlord insurance is not suitable for you.

If you are a private landlord owning between one and four rental properties and those properties are in your own (or partner's) name, then you can get a [quote for Saga Landlord Insurance](#).

What can we help with?

- [Existing customers](#)
 - [Contact us](#)
 - [FAQs](#)
- [Landlord boiler cover](#)
 - [Home insurance](#)

What additional cover is available?

Saga Home Emergency

Peace of mind is priceless, that's why we offer additional home emergency cover, just in case. Available from £39.99 per year, Saga Home Emergency provides unlimited call outs each year and up to £2,000 per incident.

We cover a range of emergencies such as:

- Plumbing and drains, if your tenant have a blocked drain or a burst pipe
- Electrical, if there is a partial or complete failure of internal electrics
- Pest infestation, such as the removal of wasp or hornet nests and mice or rats

- Security (i.e. glazing and locks) if your tenant has a smashed window that's causing a security risk or they've lost their keys and are locked out of their home.

This additional cover also includes

- Emergency helpline available 24/7
- Work done by approved tradespeople
- Call out charges
- Optional [cover for boiler](#), heating and hot water system.

Compare our Home Emergency and Home and Heating Emergency cover levels

Cover and benefits	Home Emergency	Home and Heating Emergency
Call outs allowed each year	Unlimited	Unlimited
Water supply pipes		

Cover and benefits	Home Emergency	Home and Heating Emergency
Drainage and internal plumbing		
Roof damage		
Pest infestation		

Cover and benefits	Home Emergency	Home and Heating Emergency
Security (i.e. glazing and locks)		
Overnight accommodation each year	3 nights	3 nights
Partial or complete electrical failure		
Complete boiler breakdown		
Annual boiler service	Optional	Optional

Please note, claims cannot be made within the first 14 days of the policy. Our Home emergency cover is only for unforeseen failures and problems, so we can't cover maintenance issues or problems that worsen gradually over time.

Who provides Saga's home emergency cover?

Saga Home Emergency Insurance is provided by Inter Partner Assistance S.A, part of the AXA group.

Tips for protecting your property

Here are some tips on keeping your tenants and property safe:

- **Hire a property manager** – a property manager can conduct spot checks, visit the property while it's vacant and help with a range of other issues.
- **Check the locks** – locks installed before 2008 can be vulnerable to a common burglary method called 'lock bumping', so it's safer to update them to more modern ones with sturdier mechanisms.
- **Windows** – consider upgrading any older, wooden windows to modern UPVC. Not only will this make them more secure, but it could also improve your property's energy efficiency rating.
- **Property inventory** – full inventory checks should be carried out at the start and end of the tenancy, so you can document the condition of your rental property and everything it contains. This document can also come in handy if you ever need to make a claim.
- **Security system and cameras** – security measures like these are a great way to help give you peace of mind and your tenants added safety.
- **Keep keys safe** – keep up to date with who has a key for the property (tenant, property manager, yourself, etc) and make sure when tenants leave, they always return the keys.
- **Screen tenants** – ask for employer and character references from potential tenants to make sure they're the right fit for your property.
- **Secure all outbuildings** – don't forget to make sure your shed or garage has safe and reliable locks on them to prevent theft.
- **Add lighting** – porch lights that illuminate the exterior or motion sensor lights can help your tenants feel safe and is one of the cheapest and easiest ways to prevent crime.

Landlord insurance FAQs

What if I rent out more than one property?

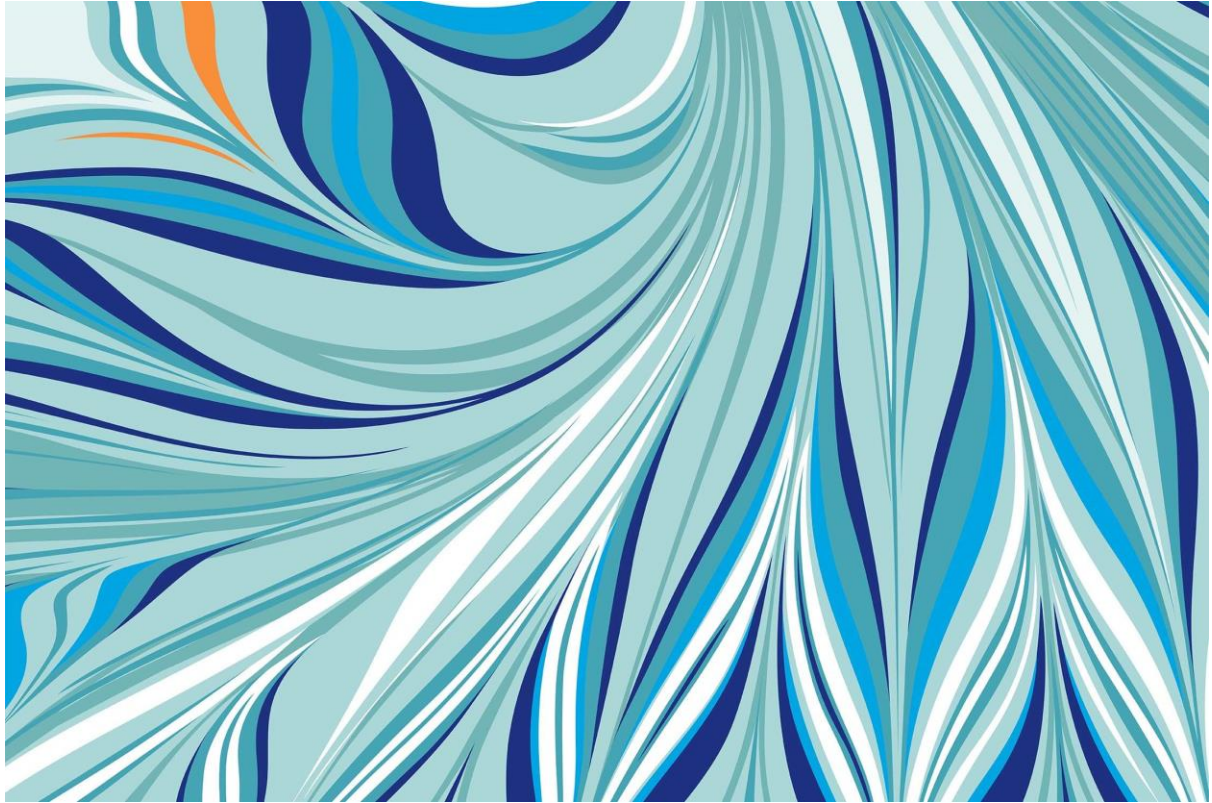
Is loss of rent covered by landlord insurance?

Do I need to take out boiler cover as a landlord?

Is landlord insurance tax deductible?

Do I need landlord insurance if I live in the property?

[See all FAQs](#)



Explore Saga Insurance

There's plenty to explore and learn about our wide range of insurance cover.



Product information

[Existing landlord insurance customers](#)

Find your policy books and get information about making a claim.



[Product information](#)

[Landlord boiler cover](#)

Protect yourself and your tenants from sudden boiler failure with our boiler cover for landlords. Find out more.



[Product information](#)

[Landlord insurance FAQs](#)

Find answers to our most commonly asked landlord insurance questions.



[Product information](#)

[Home insurance](#)

Saga Plus Home Insurance includes great features as standard – like accidental damage and cover for personal belongings when you're out and about. And you can spend your time doing other things because your price won't go up for three years, even after most claims (T&Cs apply).



[Product information](#)

[Breakdown cover](#)

Flexible policies for over 50s, for breakdown cover you can rely on.



[Product information](#)
[Electric car insurance](#)

If you're thinking of driving towards a greener future, here's what you need to know about electric car insurance.



[Product information](#)
[Pet insurance](#)

Saga offers pet insurance exclusively for cat and dog owners over the age of 50. Choose from a range of cover levels to suit your needs.



[Product information](#)

[Caravan insurance](#)

Saga Caravan Insurance offers wide-ranging cover for touring caravans, especially designed for the over 50s.



[Product information](#)

[Buildings and contents insurance](#)

Keeping it simple to set up and manage, combined buildings and contents insurance offers great cover with less paperwork.



[Product information](#)

[Emergency cover](#)

Get cover for home emergencies with a 24/7 emergency helpline, unlimited callouts and up to £2,000 per incident. Optionally include cover for your boiler & heating too.