Article published on February 6th 2012 | Insurance

When a landlord rents out a property they are generally more concerned with insuring the property itself but many donâ€™t seem to understand that they can also insure their contents that they leave in the rented property either by adding it on to your buildings policy or by getting a separate contents only policy.

The contents insurance can protect the items that you may leave in the property whilst it is rented out but it is specifically meant for things such as curtains, carpets, blinds and white goods. Obviously if they were damaged because of a fire or a flood or something then you would want them either repaired or replaced which is where the contents insurance would come in to play.

Of course the contents insurance would only cover the landlordâ€™s contents that he has left in the property and if the tenant wanted to cover their contents then they would have to get a separate policy for themselves. This is due to the fact that you cannot insure what you donâ€™t own or have an insurable interest in which means that the landlord could not insure the tenants items under his policy.

Obviously the cost of either getting a contents only policy or adding the contents cover onto your landlords building insurance policy all depends on the amount of contents that you want. Most companies do have a minimum amount which is generally somewhere between Â£2,000 and Â£5,000 worth of contents cover but you can get a contents only policy from some insurers for as little as around fifty pounds per year.

As for what is actually covered under a contents policy it is slightly different with almost every insurer, although they all do seem to have the same starting point of it being considered that contents are things that you would take with you when you left the property so things like laminate flooring might not be covered. Although you will have to check with your insurer to see what they rate as contents and what they rate as coming under the buildings cover.

Article Source:
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Nathan DeBoon - About Author:
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Article Keywords:
Landlord Insurance, Contents Insurance

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