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Many people who rent a property out are always interested in looking at getting student tenants for a number of reasons, firstly there are always students in every area that are looking for housing accommodation whilst they do there studies and you can usually rent out single rooms to students rather than single students taking a whole flat or house to themselves.

Student Let Property Insurance is commonplace and most insurers out there will be able to provide you a quotation for these circumstances. However there are usually certain conditions on most policies if you have a property that is rented out to a group of students. Most likely there will be a higher excess than the normal one hundred pounds (generally it will be increased to two hundred and fifty pounds).

There is however always the problem that if you rent a property out to students then there will generally be a period of unoccupancy usually between July and September when one academic year ends and the next begins. This is not a problem for most insurers as they will give you 30days full cover whilst it is unoccupied and then most will restrict the cover to the basic perils such as fire, lightning, earthquake and explosions until a new tenant moves in and full cover is restored.

The pricing for getting a landlord insurance policy when you rent out to students is generally higher than it would be if you were renting either to a working or a retired tenant but not as high as if you were to rent out the property to an asylum seeker. The rating for student rented properties is usually the same as if you were renting out to a DSS Tenant and some insurers wonâ€™t cover things like Accidental Damage or Malicious Damage by the Tenant in student let policies.

With there always being places of education and people wanting to learn there will always be student tenants which makes it a seemingly attractive prospect but just remember to check with all the insurers that you may get a quotation with about there policy regarding student lets and what they will cover.

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