

Your Insurance FAQs Answered

As a Dovecotes TMO tenant, you may have questions about the type of insurance you need and the benefits it can provide. We spoke to One Broker's Rob Mills to get some answers to help you find the right policy.

Am I covered by Dovecotes TMO's insurance?

Unfortunately, not. Dovecotes policy only covers their property and liability. That means your possessions won't be protected by their insurance. Neither will your liability. That means, if a visitor to your property comes to harm, they could pursue you personally for compensation.

That's why [Tenants Insurance](#) is a vital consideration. It provides protection for the risks you personally face.

What should I look for in a policy?

A good Tenants Insurance policy provides a range of benefits, including:

- Cover for theft and loss of your own possessions
- Accidental damage to your landlord's possessions
- Protection for valuables away from home
- Personal Liability
- Escape of water, where it causes damage to your personal items.

I have a pet. Can I get insurance for that?

You can but it's rare.

At One Broker, our [Tenants Insurance](#) provides cover for repair or replacement of your landlord's property where damage is caused by a pet up to the value of £4000. You must have the landlord's written permission to have a pet first though, otherwise the policy isn't valid.

I live in a shared house. Do we all need insurance?

It depends. If you're all named on the same tenancy agreement, you could all have one policy. However, it's often easier to arrange your own policies because you have control over the cover and have the reassurance of knowing that your most treasured possessions are protected.

Want to know more about protecting your personal items?

Give Rob a call on 01223 792262 for a no-obligation discussion about your needs, or email rob.mills@onebroker.co.uk.

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