

# Tenants Improvements Insurance



## What is it?

Tenants Improvements Insurance covers you if you have made improvements to the property you rent or own. It is separate to contents cover, as it specifically deals with improvements you have made to fixtures and fittings. This includes improvements such as air conditioning, flooring, partitions, lighting, a mezzanine, wiring, fitted kitchen, radio and television aerials, satellite dishes, audio systems, digital telephone equipment, internal or external decorations.

## Who needs it?

If you rent a property, and decide to make improvements, those improvements are not covered by the landlord's own buildings insurance. So, if the items that you have improved get damaged, or the entire property is damaged by fire or flood, then the insurance claim would only cover the shell of the building and the fixtures and fittings that were initially covered. Your investment would have been lost.

If you are a property owner, you might need Tenants Improvements Insurance if your own 'block' policy is insufficient to rebuild your property to its upgraded condition at the time of a loss.

## What does it cover?

This is a specific insurance that covers your improvements. If something were to happen to the property, then the landlord would need to claim on their insurance and you would need to claim on yours in order to have your improvements reinstated.

## What does having Tenants Improvements Insurance mean to you?

If you make changes to a home that you intend to live in for a number of years, and you lose those improvements because you are not insured, you may face having to reinstall them again at your own expense. Having the right insurance means that the money you have spent getting your home the way that you want it is protected.

**T: 01438 350222**

**E: [info@rhgib.co.uk](mailto:info@rhgib.co.uk)**

**[www.rhgib.co.uk](http://www.rhgib.co.uk)**



RHG Insurance Brokers is a trading name of Richmond House Insurance Brokers Limited. Registered in the UK at Rear Office of Manor House, 21 High Street, Baldock, Hertfordshire SG7 6AZ. Company Number 1262851

Authorised and Regulated by The Financial Conduct Authority. Registration Number 301691