

# Continuing Professional Development Certificate

## X Rated tenants; protecting landlords

**Date:** Wednesday 16 November 2016

**Time:** 1.15pm - 2.00pm

**Speaker:**

Toby Rogers, Partner, Clyde & Co LLP

In this IIL lecture Toby Rogers considered some of the pressure points that arise in relation to policy coverage under property owners' policies. This was illustrated by reference to real claims examples and example wordings. Property owners' policies range from a single-risk policy bought by a buy-to-let investor to policies covering a schedule of hundreds of policies owned by large institutional investors. In this presentation, Toby explored some of the common issues that can arise in relation to policy coverage including: • Non-invalidating clauses and the protection afforded • Damage by tenants and whether cover is available • Disclosure issues surrounding the tenants' trades • Noting of interests v. Joint names • Cover for loss of rent or alternative accommodation – who gets to claim? • Implications of the Insurance Act

By the end of this lecture, members would have gained an insight into:

- Important clauses to look out for in property owners' policies and how these operate in practice
- How to mitigate the risk of an unexpected shortfall or failure of cover



This lecture or podcast can be included as part of your CPD requirement should you consider it relevant to your professional development needs. It is recommended that you keep any evidence of the CPD activity you have completed and upload copies to the recording tool as the CII may ask to see this if your record is selected for review.