Empty Property Insurance Guide – What Landlords & Property Owners Must Know

What Landlords & Property Owners Must Know

Whether you're a landlord between tenants or a property investor waiting on planning or refurbishment, owning an unoccupied property brings a unique set of risks — and many landlords aren't properly insured.

This guide explains why standard cover often isn't enough, the risks of misrepresentation, and how to get it right without breaking the bank.

What Is an Unoccupied Property?

A property is considered unoccupied or vacant when:

- It has no legal tenants or occupants
- It's awaiting sale, renovation, or refurbishment
- It's under probate or part of a delayed letting/sale
- It's been empty for 30+ consecutive days (most insurers' cut-off)

After that, standard property insurance becomes limited or invalid unless you have a specialist empty property policy.

The Hidden Risks of Empty Buildings

Empty properties face higher risk of:

- Arson or accidental fire
- Squatters or trespassers
- Theft of wiring, copper, tools or appliances
- Vandalism or malicious damage
- Undetected leaks or water escape

And if something goes wrong? You may find your insurer won't pay out — especially if you haven't disclosed the unoccupied status.

Common Mistakes Landlords Make

Not telling their insurer the property is vacant

If your property has been empty for more than 30 days and you haven't told your insurer — you're likely uninsured.

Thinking a standard landlord policy covers unoccupied periods

It rarely does. Standard policies strip back to FLEA only (Fire, Lightning, Explosion, Aircraft) or even cancel outright.

Taking out cover "to get it over the line"

We often see landlords taking the cheapest quote just to get past a solicitor or mortgage condition — without checking the actual terms. That cheap policy may not pay out when it matters.

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What Does Unoccupied Property Insurance Cover?

We arrange flexible, compliant policies with options for:

- Fire, Lightning, Explosion, Aircraft (FLEA)
- Theft & Vandalism (optional)
- Malicious Damage
- Escape of Water (depending on inspection frequency)
- Storm, Flood, Subsidence
- Property Owners' Liability
- Legal Expenses & Squatter Eviction
- Loss of Rent (if pre-let)

We also help clients meet inspection conditions — such as draining systems or visiting weekly.

Who Needs This Cover?

- Residential landlords between tenants
- Property investors refurbishing or waiting for planning
- Executors managing probate properties
- Developers with unsold or part-completed homes
- Owners of shuttered shops, pubs or offices
- Property guardianship companies

Whether it's empty for a month or over a year, we'll match the policy to your needs.

Can I Pay Monthly or Get Short-Term Cover?

Yes! We offer:

- 3, 6 or 12-month policies
- Monthly instalments
- Cover that can convert to a landlord policy once tenanted

Why Work With Qudos?

We help clients avoid the pitfalls of cheap or mis-sold cover by:

- Reviewing your property use and occupancy status
- Speaking to specialist underwriters who understand non-standard risks
- Providing real support if you need to make a claim
- Offering same-day documents for mortgage or legal deadlines

Let's Review Your Cover Today

If your property is currently unoccupied — even temporarily — contact us for a quick review. We'll tell you what your existing policy does (or doesn't) cover and quote for a tailored alternative.

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Learn more online
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