

## **SPECIALIST LANDLORD INSURANCE GUIDE: HIGH-RISK & NON-STANDARD LETS**

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Many landlords face challenges insuring properties that fall outside the standard buy-to-let model. At Qudos Insurance Brokers, we specialise in helping landlords and property investors secure cover for what insurers consider "non-standard" or "high-risk" tenancies.

This guide will walk you through the most common unusual rental scenarios and how we can help.

### **WHAT IS A NON-STANDARD LET?**

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A non-standard let is any rental property that involves higher-than-average risk due to:

- The type of tenants
- The use of the building
- How it's managed or maintained

Standard insurers often decline these risks or apply limited cover, but we work with specialist underwriters who understand these markets.



### **TYPES OF HIGHER-RISK RENTAL PROPERTIES WE CAN COVER**

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#### **1. Houses in Multiple Occupation (HMOs)**

- Multiple, unrelated tenants sharing amenities
- Often used by students, professionals, or benefit recipients
- Requires correct licensing & fire safety compliance

**Risks:** Increased wear and tear, tenant turnover, fire/explosion risk

**Cover can include:**

- Buildings & landlords' contents
- Property owners' liability
- Loss of rent
- Legal expenses

## 2. Properties Let to Asylum Seekers or Refugees

- Typically leased to third-party housing providers or government contractors
- Often fully managed but viewed as high-risk by mainstream insurers

**Risks:** Potential for high occupancy, social/press exposure, maintenance challenges

### What we offer:

- Buildings insurance with third-party management clauses
- Extended liability cover
- Specialist housing provider agreements included

## 3. Assisted Living / Supported Housing Tenants

- Often regulated under CQC or Ofsted frameworks
- Tenants include vulnerable adults, care leavers, or those requiring day-to-day support

**Risks:** Safeguarding concerns, care provider reliability, property modification

### What we provide:

- Property cover that recognises use class and care provider relationship
- Loss of rent and malicious damage cover
- Tailored liability limits for care-related exposures

## 4. Halfway Houses / Rehabilitation Homes

- Short- or long-term accommodation for ex-offenders, people in recovery, or those reintegrating into society

**Risks:** Reputation management, unregulated care, potential anti-social behaviour

### Cover considerations:

- Specialist underwriters with experience in high-risk occupancy
- Claims support and legal expense cover
- Tailored excess structures to control costs

## WHY STANDARD INSURERS DECLINE THESE RISKS

Mainstream insurers often reject or restrict cover due to:

- Tenant unpredictability
- Lack of understanding of third-party or regulated agreements
- Concerns about social care involvement

At Qudos, we take a case-by-case approach, presenting your property in the best light to underwriters who are open to alternative lets.

## WHY WORK WITH QUDOS?

- We work with UK-wide landlords and portfolio holders
- We know how to navigate housing association & council leases
- We partner with specialist underwriters who understand the sector
- We support introducers such as block managers, solicitors, and letting agents

### We also help with:

- Flexible policies (per property or grouped)
- Monthly payment options
- Renewal management and claims assistance

## GET A QUOTE OR ASK FOR A REVIEW

If you've been declined by other brokers or had terms restricted, let's talk. We'll help you find cover that protects your investment and satisfies your obligations.

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