



Bedroom Tax FAQ's

Q – If I take in a lodger will my insurance be affected?

A – Your Tenants Contents Insurance Policy will not cover your lodger's possessions and they will need to arrange their own policy to cover their Contents. In addition, your policy will not provide cover for damage caused by Theft or Malicious damage unless there is evidence that force and violence has been used to get into or out of your home and while the home is lent, let or sub-let to anyone other than the family unless force and violence has been used to get into or out of the home.

Q – Who is classed as a lodger?

A – A lodger is defined as someone who is not a member of your family who is paying you rent to live in your home

Q – Will I need to inform my insurance provider?

A - You must tell your landlord and insurer that you are going to let your spare bedroom to a lodger before doing so, but your Tenants Contents Insurance Policy will continue to insure you only.

Q – Can my lodger apply for their own insurance under your scheme?

A - Your lodger would need to take out a separate contents policy through your landlord's insurance scheme separately for their own contents in their own name, even if they have a small amount of contents, we would not cover the contents for all individuals jointly under one policy.