



PARTNERS AND SUPPLIERS STEVE BARNES

Top 5 landlord insurance pitfalls: What to watch out for in 2025

Landlords often face challenges that could be minimised with proactive [maintenance](https://www.totallandlordinsurance.co.uk/knowledge-centre/landlords-and-tenants-property-repair-responsibilities?utm_source=nrla&utm_medium=article&utm_campaign=january+2025), regular [inspections](https://www.totallandlordinsurance.co.uk/knowledge-centre/how-to-inspect-your-property?utm_source=nrla&utm_medium=article&utm_campaign=january+2025), and effective tenant communication. But even the most prepared property owners can encounter unforeseen incidents. As a trusted insurance partner for the NRLA, [Total Landlord](https://www.nrla.org.uk/services/insurance/total-landlord-insurance) has put together several guides for NRLA members, which are packed with advice to help landlords manage their properties effectively. But what are the biggest risks landlords are likely to face when it comes to their rental properties? And what can you do to protect yourself and your investment as a new year unfolds?

In this guide, [Total Landlord](https://www.nrla.org.uk/services/insurance/total-landlord-insurance) provides an essential snapshot of risks faced by property owners. By analysing claims data from 2020 to 2024, we can uncover key trends, understand the most frequent types of claims, and identify strategies and actionable tips for reducing risks in the future and protecting your property from the five most common and costly claims.

1. Burst pipes and water leaks

Water leaks into a building from a [burst pipe](https://www.totallandlordinsurance.co.uk/knowledge-centre/burst-pipes?utm_source=nrla&utm_medium=article&utm_campaign=january+2025), leaking appliance or plumbing issues known collectively in the insurance industry as 'escape of water' - consistently top the list of most common landlord insurance claims, accounting for around a third of all claims. A seemingly minor leak can escalate into severe damage, leading to mould and structural decay. Average payments for escape of water claims have mounted steadily each year over the last five years, from £2,844 in 2020 to £7,501 in 2024. Claims can reach eye-watering amounts, with one in 2023 coming in at £187,207 when water leaked from a pipe under the floor in the tenant's bathroom, resulting in such extensive damage that the wooden flooring throughout the property required removal, along with the entire kitchen and living room. Around 70% of escape of water claims are for a burst pipe.

Preventing water damage

- Inspect for leaks regularly during property checks
- Insulate external pipes and lag those in colder areas to prevent freezing · Service boilers annually before winter and perform a yearly gas safety check
- If a property is vacant, set the thermostat to 13°C from November to April
- Provide tenants with clear instructions to turn off the water mains if they're away
- Partner with a trusted plumber for emergencies and communicate this to tenants

For a detailed strategy, refer to Total Landlord's NRLA guide, [How to Prevent Burst Pipes in Your Rental Property](https://www.nrla.org.uk/news/the-complete-guide-to-preventing-burst-pipes-in-your-rental-property).



2. Storm damage

Storm damage, particularly to roofs, has been increasing as extreme weather events become more frequent. At the time of writing, we have already had four named storms in the 2024/25 season – Ashley, followed by Bert, then Conall and storm Darragh, which caused disruption throughout the country after its 90 mph winds resulted in power cuts, uprooted trees and led to rare red weather warnings, with millions urged to stay at home. The full extent of claims arising from the most recent storms remains to be seen, but storms have been responsible for the second highest number of claims in four out of the last five years. Last year, the average claim for storm damage was for £3,636, but some claims are much higher. In 2023, torrential rain caused roof damage to a property leading to a £97,804.40 payout. With February being the peak month for storms, preparation is key at this time of year.

Storm-proof your property:

- Conduct exterior inspections, checking roof tiles, gutters, and trees
- Clean gutters twice annually to prevent blockages
- Secure fence panels, gates, and garden structures
- Trim trees and make sure windows and doors are watertight
- Stay updated with weather forecasts to prepare for approaching storms

Explore more tips in Total Landlord's NRLA guide, [Protecting your Rental Property From Storm Damage](https://www.nrla.org.uk/news/the-complete-guide-to-protecting-your-rental-property-from-storms) (<https://www.nrla.org.uk/news/the-complete-guide-to-protecting-your-rental-property-from-storms>).



3. Accidental damage

Accidental damage, such as broken windows or damaged pipes, has been the third most common claim type at Total Landlord for all but one of the last five years. Although claims for accidental damage are often unpredictable, they can still be mitigated. It's important to do all you can to prevent them from happening as, even if the accidental damage is caused by tenants, it's still your responsibility to pay for the repairs. And these can run into thousands – one of our highest accidental damage claims was for £41,316, when a collapsed drain caused dirty water to back up and seep through all the flooring of the property, which needed to be stripped out and sanitised. The tenants had to move out while the works were being completed, so the costs were for loss of rent as well as damage. On average, accidental damage claims over the last five years have been for just under £2,000.

Minimising accidental damage:

<https://www.nrla.org.uk/news/top-5-landlord-insurance-pitfalls?>

- Carefully vet tenants using a thorough referencing process
- Encourage tenants to report accidents promptly
- Check if accidental damage is included in your landlord insurance and add coverage if needed

For further advice, see Total Landlord's [NRLA Guide to Accidental Damage Insurance](https://www.nrla.org.uk/news/complete-guide-to-accidental-damage-insurance) (<https://www.nrla.org.uk/news/complete-guide-to-accidental-damage-insurance>).

4. Subsidence

The fourth most common reason for landlord insurance claims has fluctuated over the last five years, but in three out of the last five, subsidence has been the next most common claim type. Often caused by clay soil shifts or water leaks, subsidence can destabilise a property's foundations. Subsidence claims are often expensive, averaging over £7,000. The highest claim for subsidence over the last five years was in 2022, when the landlord noticed that the front bay window was separating from the main building due to movement from tree roots. This resulted in a claim for £52,731. It's important for landlords and tenants to be aware of the warning signs of subsidence so you can treat it as soon as possible and stop it from escalating.

Preventing subsidence issues:

- Review surveyor reports for subsidence risks before purchasing a property
- Keep drainage systems well-maintained to prevent leaks
- Avoid planting trees near the property and prune existing trees regularly
- Investigate cracks in walls immediately, especially following hot weather
- Check your property particularly carefully if it is built on clay soil, which is most susceptible to subsidence

Learn more in [Total Landlord's Subsidence prevention guide](https://www.nrla.org.uk/news/hamilton-fraser-subsidence-guide) (<https://www.nrla.org.uk/news/hamilton-fraser-subsidence-guide>) for the NRLA.



5. Liability

In fifth place for landlord insurance claims is liability, with average claims over the last five years totalling over £5,000. Although liability claims aren't always in the top five, they have been for the last two years, with one claim in 2023 totalling £45,376. In this case, the tenant suffered an injury to their finger after their hand became trapped in the back door, which was sticking and not shutting properly. This was repaired and the policy paid out compensation to the tenant for the injury.

While buildings insurance is crucial for covering property loss, liability insurance is arguably even more vital. Without buildings insurance, your maximum financial loss is limited to the property's value. Liability claims—such as incidents where someone is seriously injured or dies due to negligence—can result in losses reaching millions of pounds. It's essential to make sure your landlord insurance policy provides adequate third-party liability coverage. Standard homeowner policies aren't designed for rental properties, so relying on them could leave you inadequately protected.

Lowering liability risks:

- Conduct a documented risk assessment before the tenancy begins
- Perform regular mid-term inspections, making sure they are recorded and signed by the tenant

repairs promptly—especially urgent ones—and maintain a record of all actions taken

- Regularly maintain the property, including external areas, to maximise safety
- Make sure you have a [comprehensive landlord insurance policy](#) that includes landlord liability coverage

Find out all you need to know about landlord liability in our [NRLA Guide to Landlord Liability Insurance](https://www.nrla.org.uk/news/the-complete-guide-to-landlord-liability-insurance) (<https://www.nrla.org.uk/news/the-complete-guide-to-landlord-liability-insurance>).



Other common landlord insurance claims

While these five scenarios highlight the most common risks over the last five years, fire deserves special mention as fire claims can prove particularly costly, as well as posing a risk to life. With an average payout of nearly £36,000, fire claims have thankfully only made it into the top five twice in the last five years. The causes of fire claims can vary widely - the highest was for £360,179 when a wild grass fire spread from the park next door due to hot weather in 2022. The previous year a fire due to a tumble dryer resulted in a claim for £186,650. It's important to install smoke and carbon monoxide alarms and test them regularly, as well as conducting fire safety assessments and making sure escape routes are accessible. For comprehensive safety steps, see Total Landlord's NRLA guide, [The complete fire safety guide for landlords](https://www.nrla.org.uk/news/the-complete-fire-safety-guide-for-landlords) (<https://www.nrla.org.uk/news/the-complete-fire-safety-guide-for-landlords>).

Three other common claim types that we see are for malicious damage, flooding, and break ins. You can explore these scenarios in more detail and learn how to reduce your risks by reading our [NRLA guide to protecting your property from flooding](https://www.nrla.org.uk/news/the-complete-guide-to-protecting-your-property-from-flooding) (<https://www.nrla.org.uk/news/the-complete-guide-to-protecting-your-property-from-flooding>), our [guide to protecting your property from malicious damage](https://www.nrla.org.uk/news/the-complete-guide-to-protecting-your-property-from-malicious-damage) (<https://www.nrla.org.uk/news/the-complete-guide-to-protecting-your-property-from-malicious-damage>), and our [guide to protecting your property from break-ins](https://www.nrla.org.uk/news/the-complete-guide-to-protecting-your-property-from-break-ins) (<https://www.nrla.org.uk/news/the-complete-guide-to-protecting-your-property-from-break-ins>).

Minimise risks and protect your investment

Taking proactive measures—such as regular maintenance, tenant education, and clear communication—can help prevent small problems from becoming expensive claims.

Most importantly, landlords should invest in [specialist landlord insurance](https://www.nrla.org.uk/services/insurance/total-landlord-insurance) (<https://www.nrla.org.uk/services/insurance/total-landlord-insurance>) to make sure you have comprehensive protection against rental-specific risks. With a dedicated claims team and decades of expertise, [Total Landlord](https://www.nrla.org.uk/services/insurance/total-landlord-insurance) (<https://www.nrla.org.uk/services/insurance/total-landlord-insurance>) offers tailored policies to safeguard your property and your profits. We've also just been voted as the 'Best Landlord Insurance Provider 2024' by our customers for the seventh time at the Insurance Choice Awards.

Stay prepared, stay protected, and reduce your risks in 2025 by reading our guides on the [Total Landlord supplier page](https://www.nrla.org.uk/services/insurance/total-landlord-insurance) (<https://www.nrla.org.uk/services/insurance/total-landlord-insurance>).

For a competitive quote and to discuss your insurance needs please call 0203 907 1779 or [get your landlord insurance quote online](https://landlordquote.totalandlordinsurance.co.uk/Public/QuickQuoteQuestions?PackageId=21880&pageNumber=1&PreSubAgentName_TXT=NRLA) (https://landlordquote.totalandlordinsurance.co.uk/Public/QuickQuoteQuestions?PackageId=21880&pageNumber=1&PreSubAgentName_TXT=NRLA).

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Steve Barnes has worked with landlords and leading landlord associations for over 25 years and oversees the HFIS group as Head of Broking for Total Landlord. Our award winning landlord insurance offering has been providing comprehensive cover for landlords since 1996. Whether you have a single property or a portfolio, Total Landlord has a property insurance policy that will give you value for money and the required protection to support your business requirements. Our dedicated claims team of expert advisers deal with more than 82% of claims in-house and provide customers with a sole point of contact should the worst happen. Named 'Best Landlord Insurance Provider' five times at the Insurance Choice Awards and with a rating of 4.8 out of five on Smart Money People, you can rest assured that you are in safe hands.

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