



mason owen
financial services

EXTREME WEATHER CONDITIONS INSURANCE IMPLICATIONS TO LANDLORDS

In the event of extreme weather conditions, this is a brief summary of the insurance position. In all circumstances, this information is subject to the application of the relevant Terms and Conditions of your Insurance Policy.

PROPERTY OWNERS PUBLIC LIABILITY

Where you have arranged Property Owners Public Liability Insurance, the cover will respond to any circumstances where you are held legally liable for any injury or damage

In the event of extreme storms and other extreme events, however, we believe it would be unusual and difficult for any claimant to prove negligence against a landlord and any injury or damage would more than likely be treated as an 'act of god' for which no recompense is available.

PROPERTY DAMAGE

In most circumstances, it is perfectly in order to arrange for Temporary or Emergency repairs to be carried out to any damaged properties to make them wind and water tight. However, we would generally not advise that you arrange for any permanent repairs without the prior agreement of your insurers.

In all circumstances, if you are in any doubt about the position, please contact MOFS for further advice.

29th January 2009

