

Insurance Questions

Questions to ask your insurer -- a practical checklist

Important: This is not insurance advice. We can't give individual insurance advice, but we can suggest useful questions to ask your insurer.

Tip: When you contact your insurer, describe hosting as having a paying guest staying in a furnished room in your main home (a homestay student/guest). Ask them to confirm the answer in writing (email is fine).

1) The essentials to confirm

- Does my home insurance policy allow a paying guest in my main home?
- Do you treat this as a "lodger", "paying guest", or "short-term let" for policy purposes?
- Will my cover remain valid if the guest is a student staying for **[2+ weeks / several months]**?
- Are there any extra steps you require (for example, notifying you in advance, an endorsement, or an additional premium)?

2) Contents, theft, and guest property

- Does my contents cover change if I have a paying guest? (Some policies add exclusions.)
- Are there any restrictions on theft cover when a guest is present?
- Is the guest's property covered under my policy? (Often it is not -- but it's good to know.)
- If something goes missing, what evidence would you require for a claim?

3) Accidental damage and liability

- If a guest accidentally damages something in the home, would that fall under my cover?
- Do I have public liability cover as part of my home insurance? If yes, what is the limit?
- Does liability cover still apply if there is a paying guest?
- Are there any exclusions I should be aware of (for example, injuries related to stairs, bathrooms, or garden areas)?

4) Safety-related questions

- Do you require working smoke alarms as a condition of cover?
- If there are gas appliances in the home, do you require a current Gas Safe certificate?
- Do you recommend a carbon monoxide detector where gas appliances exist?

5) If you rent or have a leasehold

If you rent your home, it's worth checking your tenancy/lease terms and speaking to your landlord/agent if needed. Insurance is only one piece of the picture.

- Will my contents cover remain valid if I host a paying guest in a rented property?
- Is there anything you need from my landlord (for example, written confirmation)?

6) What to write down for your records

Insurer name	<i>[]</i>
Policy number	<i>[]</i>
Date you contacted them	<i>[]</i>
Who you spoke to	<i>[]</i>
Summary of what they confirmed	<i>[]</i>
Any changes made to your policy	<i>[]</i>
Written confirmation saved	<i>[email / letter]</i>

If your insurer says it isn't covered: ask what change would make it acceptable (for example, a different product, or an additional premium). If they still can't cover it, consider speaking to another insurer before you host.