



Your Guide To Researching Your Coach House Home Insurance for 2025.

Coach House Insurance is not available to purchase online. This is why there is no option to select Coach House Insurance on drop down menus. Your property is non-standard and you will need to contact Insurers by telephone. At Home shield Insurance we have an online form – however we are the only Coach House Specialist Broker in the UK.

When you call an Insurer for a quote – make sure they can communicate with you about Leaseholds and the garages, or carports and any underpasses. They must demonstrate they are knowledgeable. Confirm their understanding as a demonstration to yourself that they know what you need to be included in your policy. If they are not sure, or sound uncertain – Is this the correct Insurance policy that meets your needs and obligations?

Make sure the quotation categorises your property as a coach house in writing. You don't want to insure a flat or a detached house, because you do not live in one. Would you drive a 'Range Rover' and accept a car insurance policy with 'Fiesta' noted on it? Your home insurance contract is just as important. It must be correct – double check!

If an advisor on the phone tells you that noting the property as a flat or a house is 'fine', and they know about the garages Please do remember the responsibility to ensure that your policy is accurate and covers your legal liabilities as a coach house owner, is YOURS! Not theirs! Knowing about the garages is one thing – but they actually included in the cover? Are you liabilities to the leaseholders included?

If it's not written in your covering documents – then it is not included! Nothing is on the discretion of an individual advisor. Insurance contracts are fixed contracts and non-negotiable in the event of a claim. You **MUST** have in writing that your property is a Coach House and that you have garages/carports/underpass which are on leasehold, or for use of nearby properties. You must be confident your liabilities are covered as well as the whole structure of the building.

Do not accept anything less – your Insurance contract will be void if there are any inaccuracies in your policy documents. The responsibility is yours, and not that of the insurer.