

Your Alternative Accommodation Checklist

In recent years, alternative accommodation has not only become more difficult to source, but the overall spend has increased.

Some landlords have removed themselves from the rental market due to tighter regulations and increased costs. Hotels have similarly been impacted, with a shortage of hotels available and increased costs.

We're here to help find more sustainable and cost-effective ways to look after you and your residents in the event that the property is not fully, or only partially, habitable.

Resident & Home



Questions



Input answer

Considerations or checks required

Where is the resident?

Locate the resident(s) and ensure they're safe.

How many live at the property?

Confirm how many live at the property.

Are there any children? If so, please specify ages.

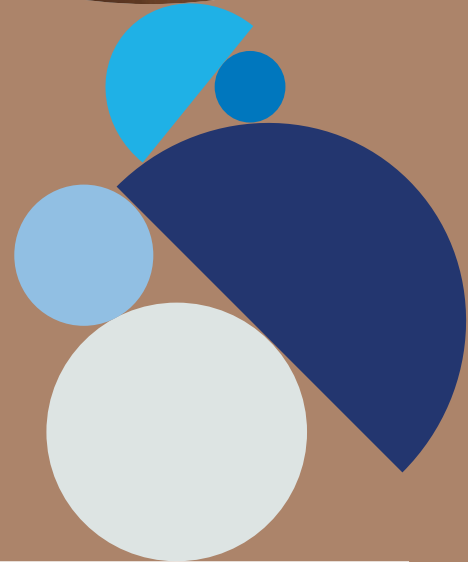
Consider educational needs (e.g. school requirements).

What type of property is it?

Consider amount of contents for storage and valuables.

How many bedrooms are there?

Consider limitation of like-for-like (e.g. larger long-term property may be more economic, or a smaller property may be suitable).



Resident & Home (continued)



Questions



Input answer

Considerations or checks required

Is the resident dependent on the local area?
(e.g. caring commitments, school, work, etc.)

Consider ease of travel and reasonable reimbursement for travel outside the area.

Does the property require any adaptations?

Check for any requirements (e.g. rails, stairlifts).

How many cars are there?

Consider parking requirements.

Are there any pets? If so, how many?

What types of pet(s)?

Some pets may restrict accommodation available.

Do the pet(s) require alternative accommodation?

Consider if they can stay with family or in a cattery/kennel. Does the policy cover this?

Do any of the residents smoke?

Some rentals will not allow smokers.

Do any of the residents work from home?

Consider the frequency and space needed (e.g. for a desk).

Is there a buildings or contents insurer to pursue for contribution?

Check cover and obtain details if possible.

Is the resident vulnerable in any way?

Consider how you approach handling the claim.

Would the resident benefit from short-term health and wellbeing support?

Our free and confidential health and wellbeing service offers access to a wide range of independent support, including short-term counselling (up to 5 sessions). Find out more [here](#), including how to contact the service.



Remember: When explaining the alternative accommodation deposit, consider all options.

Extent of damage



Questions



Input answer

Considerations or checks required

How many rooms are affected?

Establish the extent of damage in each room.

How many ceilings are down?

Establish the extent of damage in each room.

Is heating, water and electricity working properly?

Consider how much work needs to be done to make the property habitable, and at what cost.

Are bathroom facilities impacted?

Consider how much work needs to be done to make the property habitable, and at what cost. Consider disturbance allowance/pod (see next page).

Are cooking facilities impacted?

Consider how much work needs to be done to make the property habitable, and at what cost. Consider disturbance allowance/pod (see next page).

Are there any other safety issues?

Consider if there may be asbestos, trip hazards, etc.

Should an adjuster be appointed?

Consider this at an early stage. An adjuster can manage claim damage and accommodation.

Repairs



Questions



Input answer

Considerations or checks required

How long will reinstatement take?

Estimate in days/months and revisit this at every interaction.

Can work be programmed to make the property habitable quicker?

Consider spending more economically to expedite.

Alternative accommodation options



Questions



Input answer

Considerations or checks required

Does the resident need to move out?

Is the property habitable? Can the resident remain in situ during reinstatement?

What are the resident's requirements?

Explain policy limitations early and that the expectation is an economic solution, not a blank cheque. Discuss what the resident needs and consider all options.

Is there space for a pod on the property?

Consider if there is space available outside. Could a temporary kitchen or bathroom be installed?

Could the resident stay with family or friends?

Consider disturbance allowance.

Do they need to move out on day one?

Could the resident move out only for the period of reinstatement?

Consider a holiday.

Is void stock available?

Internal enquiries should be made with the relevant department.

Is there dilapidated stock to decorate?

Internal enquiries should be made with the relevant department.

Could an AirBnB or holiday let be used instead of ICAB (Insurance Claims Accommodation Bureau)?

Look to explore all alternative accommodation options.

Hotel or rental outcome



Questions



Input answer

Considerations or checks required

Does the resident know of any local rentals or anyone with a rental to investigate?

What term is required?

Consider the economic benefits of longer term, even if we don't use it the whole time.

For example, for stays of less than 28 days, consider hotels with low rates and flexible cancellation policies; for anything over a month, consider long term rentals or look at options to stay with family and friends.

Communication and tracking



Questions



Input answer

Considerations or checks required

Regarding wider communication, are the reinstatement builders or surveyors aware of the alternative accommodation costs?

Could the works schedule be reprioritised based on this?

What is driving the claim? The reinstatement or alternative accommodation costs.

Consider which actions need to be taken.

Where multiple properties are impacted by an event, ensure that alternative accommodation costs are tracked per property.

Ensure regular calls are in place between relevant stakeholders to check reinstatement and alternative accommodation position (e.g. repair timeline and alternative accommodation duration).



Important: Early and ongoing discussions with all parties will help in managing the cost of alternative accommodation, as well as resolving claims effectively and efficiently for our customers and their residents.