

Cannabis growers can damage your property

Learn how to safeguard your investment



**NORWICH
UNION**

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Could this be happening in your property?

More and more residential landlords are suffering property damage because their premises are being turned into cannabis farms. Records show that even properties in the most desirable postcodes have been affected.

Property is damaged in the following ways

- **Destruction** – holes are made in walls to pass cables through.
- **Water** – due to leaking buckets and pipes.
- **Fire** – high risk from rewiring the electricity meter, intense heat from lights and when tenants start fires to cover their tracks before a police raid.

Things to look out for

From our claim files, the following characteristics may suggest a property is being used as a cannabis farm

- **Short term let 3/6 month duration.**
- **Rent is paid in cash, sometimes in full or for a significant period of the let.**
- **Window blinds or curtains are always drawn.**
- **A pungent smell may be noticed through the walls of adjoining properties.**

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What can you do about it?

As a landlord you have a responsibility to take reasonable precautions to ensure the suitability of your tenants. We understand that nothing is foolproof. However these simple steps can help keep your property safe and satisfy your obligation to take reasonable precautions

- **Do not accept payment of rent in cash, insist on payment via a bank.**
- **Be wary of short term lets without rigorous vetting of the prospective tenant including references that can be checked.**
- **Ensure you inspect the premises regularly with a thorough internal viewing if possible.**
- **Do not allow sub letting.**
- **Employ a letting or managing agent to manage the tenant vetting process and provide an inspection service on your behalf to identify any misuse of the premises early on.**

Be vigilant. It may take a little more time, but when you consider the alternative, it's worth it.



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