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## EXPLANATORY NOTE

*(This note is not part of the Regulations)*

Where a long lease of a house requires the tenant to insure it with an insurer nominated or approved by the landlord, a tenant may avoid that requirement if the provisions of section 164(2)(a) to (d) of the Commonhold and Leasehold Reform Act 2002 are satisfied and he gives a notice of cover to the landlord within the period specified in that section. A notice of cover must specify the name of the insurer, the risks covered by the policy, the amount and period of the cover and the further information prescribed by regulation 3 of the Leasehold Houses (Notice of Insurance Cover) (England) Regulations 2004 (“the principal Regulations”).

These Regulations amend the principal Regulations by substituting paragraph 10 of the Schedule to those Regulations. That Schedule sets out the prescribed form of notice of cover, and paragraph 10 contains wording relevant to the requirement in regulation 3(j) of the principal Regulations that the notice of cover must specify that the tenant has no reason to believe that the policy does not cover the interests of the landlord.

The amendment made by these Regulations has the effect of removing square brackets, which had been inserted in paragraph 10 in error and gave the misleading impression that the paragraph could be omitted from a notice of cover.