Landlord Loss of Rents Worksheet

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Loss of rents is a real, provable coverage

When a covered loss makes a rental unit uninhabitable, a landlord policy generally pays the fair rental value you lose during the period of restoration. It is paid on proof, not estimate — leases, ledgers, and a repair timeline are what get it approved.

Proof to assemble

- ☐ Signed lease for each affected unit showing rent and term.
- ☐ Rent ledger or bank deposits for the 12 months before the loss.
- ☐ Written notice to tenants about vacating, and their move-out dates.
- ☐ Repair scope with a realistic timeline from your contractor.
- ☐ Any rent concessions, refunds, or security deposit returns caused by the loss.
- ☐ Comparable market rents if a unit was between tenants at the time of loss.

Loss of rents calculation

Unit	Monthly rent	Date unit vacated	Date re-rentable	Rent lost

Also claimable on many landlord policies

- Continuing expenses during the restoration (taxes, insurance, some utilities).
- Tenant relocation costs, where the policy or lease requires them.
- Debris removal and emergency board-up.
- Code upgrades triggered by the repair.
- Damage to landlord-owned appliances, flooring, and window treatments.

> Track the period of restoration carefully. Carriers often pay rents for a shorter window than the repairs actually take; a documented contractor timeline is the strongest counter to that.

Need help with an open claim? A claim review is free and there is no fee unless we recover a payment for you. Call 516-410-0164 or request a free review at longislandpublicadjusters.com/free-claim-review. This guide is general information for New York policyholders, not legal advice or a coverage determination. Your policy language and your carrier's decisions control your claim.