Renters: who does what in an emergency

When a pipe bursts, the power fails or a fire damages a rented flat, tenants often do not know what is theirs to handle and what is the landlord's. This page sets out the usual split, plus insurance, reporting and record keeping.

CHECKLIST

- [ ] Copy of the registered tenancy contract
- [ ] Contents insurance policy details
- [ ] Note of where the water valve and electrical panel are
- [ ] Copies of repair requests sent to the landlord
- [ ] Phone or camera for damage photos
- [ ] Folder for repair and lodging receipts
- [ ] Electricity failure number 991

PREPARE

- Read your contract: in Dubai, unless agreed otherwise, landlords maintain the unit and fix defects you did not cause.
- Register your lease. In Dubai, lease disputes are not heard unless the contract is registered.
- Get your own contents insurance, as the landlord is not responsible for your belongings.
- Ask your landlord where the water and gas can be switched off in an emergency.
- Make sure everyone knows where the water valve, electrical panel and extinguisher are.
- Check there is a working smoke alarm and test it regularly.

USE AND MAINTAIN

- In a fire, call 997, leave at once without belongings and never use the lift.
- Report serious hazards such as faulty wiring to your landlord or agent straight away.
- For a power failure, call 991 or your local electricity and water provider.
- Follow authorities on whether to switch utilities off or leave them on.
- If you smell gas or hear hissing, leave at once and call for help once safe.
- Put repair requests in writing, by email or text, and keep copies.

REVIEW

- Do not go back in until police or Civil Defence say it is safe.
- Photograph damage to the home and your belongings.
- Tell your insurer promptly when, where and how the damage happened.
- List damaged items and keep them until the insurance adjuster has seen them.

IN THE UAE

Tenancy disputes go to Dubai's Rental Dispute Centre, Abu Dhabi's Rent Dispute Settlement Committee, Sharjah's Rental Regulation Department, or the local municipality in other emirates.

MY NOTES

Sources: Dubai Land Department (RERA), Tenancy Guide (https://dubailand.gov.ae/media/051bem5a/tenancyguideen.pdf); UAE Government Portal (u.ae), Leasing a property in the UAE (https://u.ae/en/information-and-services/moving-to-the-uae/leasing-a-property-in-the-uae); UK Government (GOV.UK), How to rent a safe home (https://www.gov.uk/government/publications/how-to-rent-a-safe-home/how-to-rent-a-safe-home); UK Government (GOV.UK), Private renting: Repairs (https://www.gov.uk/private-renting/repairs); Government of Canada, Make an emergency plan (https://www.canada.ca/en/services/policing/emergencies/preparedness/get-prepared/make-plan.html); Government of Canada, Emergency kit checklist (https://www.canada.ca/en/services/policing/emergencies/preparedness/get-prepared/emergency-kits/get-kit.html); UAE Government Portal (u.ae), Handling emergencies (https://u.ae/en/information-and-services/justice-safety-and-the-law/handling-emergencies); American Red Cross, Recovering Financially (https://www.redcross.org/get-help/disaster-relief-and-recovery-services/recovering-financially.html); American Red Cross, Safety Steps for Returning Home After the Flood (https://www.redcross.org/about-us/news-and-events/news/20-Red-Cross-Safety-Steps-for-Returning-Home-After-the-Flood.html)
General guidance in our own words. Always follow your local authorities.