



RESIDENTIAL LANDLORDS

Our Residential Landlords policy is designed for properties owned by the policyholder and occupied by tenants solely for domestic, residential purposes. It is available for single and multi-location portfolios of houses and modern, purpose built blocks of flats.

KEY SELLING POINTS

- Introductory no claim discount available at new business
- No claim discount available at renewal
- Minimum premiums from £100
- Standard excess of £200 for Landlords Contents and Buildings with an option to vary
- Multiple premises discounts
- Option to cover Landlords Contents without insuring the Buildings

FEATURES

- Engineering breakdown, including landlords' contents contained within the tenanted property (when contents is included). Covers essential items such as lifts, boilers and access control systems
- Free 24 hour advice lines for health and medical assistance, emergency assistance, glazing, legal advice and stress counselling
- Up to £15,000 cover for frozen or chilled foods and up to £5,000 for any other perishable goods
- Access to a dedicated risk management service
- Option to add accidental damage to Buildings and Landlords Contents
- Alternative Accommodation costs, up to 20% of the sum insured on the damaged building
- Damage to gardens caused by emergency services up to £25,000 for any one claim

PREFERRED RISK

Houses	Office / Surgeries
Blocks of Flats	Buy-to-let
Flats above Shops	Residents' Associations

STANDARD COVERS

Cover	Maximum Limits
Public and Property Owners Liability	£5,000,000 (£2,000,000)
Glass and Sanitary Ware	Unlimited

OPTIONAL COVERS

Cover	Maximum Limits (up to)
Buildings**	£5,000,000*
Landlords Contents**	£250,000
Loss of Rent	£1,000,000*
Employers Liability	£10,000,000
Personal Accident	Capital Benefits £50,000

* higher limits available on request

** must insure at least one of Buildings or Landlords Contents

The amount in brackets denotes the standard limit provided.

This is a summary of the cover available. Please refer to the Policy Booklet for full terms and conditions.

INSURANCE BUILT FOR LANDLORDS



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