



ULTRA LANDLORD

A specialist insurance product for landlords that offers numerous benefits and features, so you can be assured that your investment property and income are in safe hands. **Ultra Landlord insurance – for those who demand quality.**

*& home
legacy*



ULTRA LANDLORD

Home & Legacy's Ultra Landlord insurance offers high quality and value let property insurance for landlords giving them the reassurance of knowing that their property or properties have an exceptional level of protection.

Here at Home & Legacy, we understand that a landlord needs not only a quality product to protect their investment but also excellent service to go with it. Home & Legacy have an experienced let team who understand landlord's needs. We have an in-house claims team who personally handle the majority of claims arising from our landlord products. We offer full on-line quote and buy facilities for convenience.

The following pages outline the comprehensive benefits offered by our Ultra Landlord insurance. For more information please visit www.homeandlegacy.co.uk

key features & benefits

Home & Legacy Ultra Landlord insurance has been designed to offer landlords an exceptionally high level of insurance cover. Our policy includes numerous benefits and features which extend far beyond what some standard household policies can offer.

For example, in addition to some of the more usual covers like fire, flood, storm, water damage due to burst pipes and theft the following is provided as 'standard' with all policies:

- **Landlord-specific Legal Expenses*** cover to assist with the costs that might arise following disputes with tenants; to defend legal action that might be taken against a landlord by tenants; or to evict squatters
*This cover is not provided for holiday homes
- **Access to LawCare Legal helpline, 24 hours a day, 365 days a year.** For advice on personal legal matters and matters specifically related to the letting of property



- **Identity fraud cover**
Up to £5,000 to help with legal costs and other expenses that may have to be paid if a landlord becomes a victim of identity fraud – landlords may be particularly vulnerable to identity fraud if mail is sent to the let property
- **Property Owners Liability**
(includes liability for injury to the tenants occupying the property) up to £2,000,000
- **Employers Liability** for domestic employees – such as cleaners and gardeners employed at the property up to £10,000,000
- **The cost of tracing damage** resulting from water having leaked from pipes or water apparatus up to £5,000
- **Loss of rent or the cost of re-housing the landlord or the tenants** (following the occurrence of insured damage) up to 20% of the buildings or contents sum insured.

On an optional basis (at additional cost) cover can be extended to include:

- **Theft, Malicious Damage, Loss or intentional damage by tenants or their tenant's children or any visitors**
- **Accidental damage (including accidental damage by tenants)**
- **Landlord Income Protection**
- If the tenants default on their rental payments, our cover will pay landlords the rent due – (but not for the first month of non-payment), for up to 12 months or until vacant possession of the property is obtained and for a further month at 50% of the rent whilst new tenants are found. Our cover also pays up to £250 towards the cost of re-letting the property to assist landlords in finding new tenants.

This brochure provides a brief outline of the many benefits of Home & Legacy Ultra Landlord insurance and some of the exclusions and conditions. Full details are shown in the policy wording, a copy of which is available upon request or can be downloaded from our website.



main exclusions & conditions



Exclusions – Cover does not include:

- The first £1,000 of any subsidence claim made under the Buildings Insurance
- The first £250 of any claim for theft, malicious damage, loss, intentional or accidental damage by tenants – if any of these optional covers are taken
- The first £100 of any other claim (this does not apply for Legal Expenses claims, however the minimum amount in dispute must be at least £250)
- Loss or damage caused by theft, malicious or intentional damage or any accidental damage – for properties that have been left unoccupied for more than 90 consecutive days.

Conditions – For the Landlord Legal Expenses (provided with “standard” cover) and the optional Landlord Income Protection covers to be valid

- Satisfactory financial references must be obtained for all tenants (and guarantors). Details of what is accepted as a satisfactory financial reference can be provided upon request.
- An excess equivalent to one months rent applies to any claims for rent arrears
- A deposit (at least one month’s rent) must be collected from the tenants
- A detailed inventory of the contents and condition of the property is required
- There must be a written Tenancy Agreement
- Claims must be reported within 30 days.

For more information
and to obtain a quotation
visit our website at
www.homeandlegacy.co.uk

*& home
legacy*



why ultra landlord?



- Premiums starting from just £75 plus insurance premium tax
- Cover is available for buildings of residentially let properties with a rebuilding cost up to £1,000,000 and contents with a replacement cost up to £100,000. (Higher sums insured can be considered upon referral)
- Full cover if properties are unoccupied or unfurnished for less than 90 consecutive days (regular inspections will be expected when the property is not lived in /or is left unfurnished)
- Cover available for properties of non- standard construction and thatched properties (terms may be applied)
- There is the option to take an increased excess to reduce premiums
- Flexibility - with options to take:
 - contents cover for common areas – suitable for flats or properties where there are contents or fixtures left in communal areas (the minimum amount that can be insured is £5,000)
 - limited contents cover – suitable for properties that are let unfurnished but which are left with curtains, carpets or internal blinds, light fixtures and fittings and domestic appliances (the minimum amount that can be insured is £5,000)
- general contents cover – suitable for properties that are let partly or fully furnished. Cover includes all non-permanent fixtures and fittings as well as furniture, domestic appliances, sound and vision equipment, kitchen and dining equipment, household linen and gardening equipment. (the minimum amount that can be insured is £5,000)
- The option to cover multiple properties under one policy with a common renewal date – to save time in administration
- Cover for holiday homes in Great Britain is also available
- The same cost for all categories of tenants for ease of administration– individuals, couples or families and groups of up to 8 individual sharers or students including those in receipt of Housing Benefit/Local Authority Allowance. We can also consider other tenancy types on a referral basis
- Landlord Income Protection on an optional basis - covering up to 12 months rental payments should the tenant default on their rent

This optional cover is not available for holiday homes

We can insure rents of up to £2,500 per month and higher on referral

- The ability to arrange cover online at www.homeandlegacy.co.uk for speed and convenience.

contact For further information about Home & Legacy Ultra Landlord insurance please contact us on **0844 893 8360**. We also offer outstanding high value cover for owner-occupied homes. Visit our website at **www.homeandlegacy.co.uk**

Home & Legacy Ultra Landlord insurance is administered by Home and Legacy Insurance Services Limited. Home and Legacy Insurance Services Limited is a wholly owned subsidiary of Allianz Holdings plc, and is registered in England Number 3007252. Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB. Home and Legacy Insurance Services Limited is authorised and regulated by the Financial Services Authority (FSA), Register number 307523 and you can check on the FSA's register by visiting the FSA's website www.fsa.gov.uk/register/ or by contacting the FSA on 0845 606 1234. Please note that telephone calls may be recorded for our joint protection, training and/or monitoring purposes.

ACPERHL1102/1 07.10