



LANDLORD HOUSEHOLD INSURANCE

An insurance policy designed to offer essential cover for landlords, giving them the reassurance of knowing that their property has the protection it needs.

*& home
& legacy*

LANDLORD HOUSEHOLD INSURANCE

Home & Legacy's Landlord Household Insurance has been developed to specifically address the needs of landlords, whether cover is required for contents of a furnished or unfurnished property, or just for the building itself.

Insurance can be purchased online with immediate delivery of documentation.



features & benefits

Our Landlord Household Insurance provides landlords with essential cover to help ensure peace of mind.

All policies include cover as 'standard' for:

- **Fire**
- **Theft or attempted theft** involving violent and forceful entry/exit to the property. Theft by tenants is not covered
- **Weather related incidents** – such as storm, flood, lightning
- **Natural disasters** – such as earthquake
- **Water damage due to leaking from pipes or water apparatus**
- **Intentional or malicious damage** – including riots, theft. Malicious Damage by Tenants is also included with our Buildings Insurance
- **Subsidence, Heave or Landslip**
- **Accidental Damage to glass, sanitary fittings and underground pipes**
- **Property Owners Liability** (includes liability for injury to the tenants occupying the property) up to £2,000,000
- **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

With our Buildings Insurance, cover is also provided for:

- **Accidental damage to glass sanitary fittings and underground pipes**
- **The cost of tracing damage resulting from water having leaked from pipes or water apparatus**
- **Malicious damage by tenants** (although claims are subject to a £1,000 excess)

In addition to the standard covers on an optional basis (at an additional cost) cover can be extended to include:

- **Accidental damage** (including accidental damage by tenants)

We also offer ease of administration and flexibility

To ease administration and provide flexibility we can cover:

- **most categories of tenants at the same cost**
- **multiple properties under one policy**

There is also the option to take an increased excess to help to reduce the cost.



Landlords may need Buildings and/or Contents Insurance for their property or properties.

buildings

Our Buildings Insurance will cover landlords for loss or damage to the structure of the property, it's permanent fixtures and fittings, any outbuildings such as garden sheds and garages and walls, gates, fences and driveways.

Buildings should be insured for the rebuilding cost. The minimum sum insured under our policy is £50,000 and our policies are index linked to help to ensure that the sum insured remains adequate.

This policy is available to purchase online.

Simply visit www.homeandlegacy.co.uk and follow a few easy steps to obtain and purchase a quotation.

No paperwork is required saving administrative time.

contents

As not all properties are let fully furnished, our policy provides a number of options to allow cover to be tailored to suit individual circumstances. Our Contents Insurance is also index linked to help to ensure that the sum insured remains adequate.

Subject to a minimum contents sum insured of £5,000 cover can be arranged for:

- **Contents Cover of Common Areas** – suitable for flats or properties where there are contents or fixtures left in communal areas
- **Limited Contents** – suitable for properties that are let unfurnished but which are left with curtains, carpets or internal blinds, light fixtures and fittings and domestic appliances
- **General Contents** – 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

main exclusions & conditions

- The first £1,000 of any Buildings Insurance subsidence claim
- The first £1000 of any Buildings Insurance claim made for malicious damage caused by the tenant
- The first £250 of any other claim (except for liability claims)

This brochure only provides a brief outline of the many features and benefits of Landlord Household Insurance and some of the exclusions and conditions. Please refer to a copy of the Policy Wording for full details. A copy of the policy wording is available upon request or can be downloaded from our website.

contact For further information about Home & Legacy Landlord Household Insurance please contact your intermediary or call us on **0844 893 8360** or go online for a quote at **www.homeandlegacy.co.uk**

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