

Landlord



COMPARE OUR LANDLORD INSURANCE

	Prestige Landlord	Ultra Landlord
Buildings & contents cover for events including fire, storm, flood, burst pipes and subsidence	✓	✓
Suitable for portfolio landlords – up to 20 properties	✓	✓
Alternative accommodation or loss of rent	20% sum insured	25% sum insured
Property owner's liability	£2,000,000	£5,000,000
Employer's liability	£10,000,000	£10,000,000
Unoccupancy grace period – no unoccupancy restrictions apply	30 days	90 days
Trace & access	£5,000	£5,000
Theft from outbuildings	£500	£5,000
Standard excess	£250 (£1,000 for subsidence building claims)	£100 (£1,000 for subsidence building claims)
Contents temporarily removed	✗	25% of contents sum insured
Contents in the open	✗	£750
Landlord's legal expenses	✗	Up to £60,000
24 hour legal helpline	✗	✓
Accidental damage (including accidental damage by tenant)	Optional	Optional
Rent default protection	✗	Optional – up to £60,000
Landlord's emergency property assistance	✗	Optional – £500
Gas safety check	✗	Optional – with landlord's emergency property assistance
Energy performance certificate	✗	Optional – with landlord's emergency property assistance

WWW.HOMEANDLEGACY.CO.UK

Home and Legacy Insurance Services Limited is a wholly owned subsidiary of Allianz Holdings plc,
Registered Address: 57 Ladymead, Guildford, Surrey, GU1 1DB. United Kingdom. Registered in England No. 3007252.
Home and Legacy Insurance Services Limited is authorised and regulated by the Financial Conduct Authority, Financial Services Register number 307523
and a member of the British Insurance Brokers Association. Calls may be recorded for our joint protection, training and/or monitoring purposes.