



LANDLORDS
INSURANCE



FINANCIAL SERVICES LIMITED

Landlords

HAVE
DIF
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ENT
INSURANCE
NEEDS

THE RIGHT INSURANCE FOR YOU

Rental properties can be a great source of income, but unless you're properly protected, you could be left severely out of pocket. That's why choosing the right insurance product is so important.

SO, WHAT'S THE DIFFERENCE?

Landlord's Insurance goes much further than regular home insurance, covering many of the extra risks that come with renting out your property.

GIVING YOU PLENTY OF CHOICE

You can protect your rental property, inside and out, whether it's big or small, with a range of options that let you decide how and what you pay for.

**CHOOSE
YOUR EXCESS
AMOUNT**
BETWEEN
£50 - £500¹

**CHOOSE
YOUR PAYMENT
FREQUENCY**
ANNUALLY OR
MONTHLY²

**CHOOSE
YOUR ADDITIONAL
COVER**
FROM OUR
RANGE OF
OPTIONS



WE WANT TO LET YOU KNOW

¹Like most insurance policies an excess applies. For example, your chosen excess will apply to all claims except escape of water or oil where a £250 excess applies, or your chosen excess if it's higher. Claims for subsidence will be subject to a £1,000 excess.

²If you choose to pay monthly a charge for credit will apply.

³Certain covers will be excluded after the property is unoccupied for more than 90 days, such as theft or attempted theft. Some risks will be subject to a higher excess after 45 days unoccupancy, such as malicious damage or vandalism.

GETTING THE RIGHT POLICY FOR YOU

BUILDINGS INSURANCE

When you take out a mortgage, your lender usually insists on buildings insurance to protect the structure of the property. But, with Landlord's Insurance you get more than just a requirement, as it can help with things like finding alternative accommodation for your tenants if damage to your property leaves it unfit to live in.

BUILDINGS AND CONTENTS INSURANCE

Buildings and Contents Insurance protects fixtures and fittings as well as household items such as curtains, blinds, carpets and kitchen goods. Plus, items are replaced on a new for old basis where they can't be economically repaired.

BUILDINGS INSURANCE	
Up to £1 million of buildings cover	✓
Up to 20% sum insured for lost rent, ground rent and alternative accommodation for tenants if the insured property is made uninhabitable	✓
Buildings cover for all standard risks even if the property is unoccupied for up to 90 days ³	✓
Up to £5,000 for trace and access	✓

CONTENTS INSURANCE	
Options of £10,000, £20,000, £30,000, £40,000 and £50,000 contents cover available	✓
Full cover for all standard risks even if the property is unoccupied for up to 90 days ³	✓



SOMETHING ELSE YOU NEED TO KNOW

Landlord's Insurance is designed to cover unforeseen events, but it doesn't cover every eventuality. For example, you're not covered for any loss or damage caused by wet rot or dry rot whether or not this was caused directly or indirectly by any other cover included in this insurance.

You can find a full list of features, benefits, exclusions and limitations in the *Policy Booklet* available from www.paymentshield.co.uk/policyholders.

**IT MIGHT
NOT BE WHERE
YOU'RE NESTING,
BUT IT STILL NEEDS
PROTECTING**



MORE CHOICE FOR YOU

If you're looking for a little extra peace of mind, you can select this optional extra:

ACCIDENTAL DAMAGE

Protect your property from one off accidents and untimely out of pocket expenses

Also there are a selection of add-on products to cover even more eventualities:

RENT PROTECTION

Protect yourself against the loss of rent

LANDLORDS LEGAL EXPENSES

To protect you against legal disputes arising from renting out the property

LANDLORDS EMERGENCY

Round the clock assistance for all kinds of domestic disasters



ONE MORE THING

All the insurance products including the additional cover options are designed to cover certain unforeseen events, but they don't cover every eventuality. You can find a full list of features, benefits, exclusions and limitation in the *Policy Booklet* available from www.paymentsshield.co.uk/policybooklets.

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