



**LANDLORDS
INSURANCE
OPTIONAL
EXTRAS**



FINANCIAL SERVICES LIMITED

The
BELLS
and
WHISTLES

PLENTY OF OPTIONS FOR YOU

When you're a landlord, there's plenty of things to consider protecting against, things that are often beyond your control.

With these optional extras, you can extend the cover of your Landlord's Insurance policy and give yourself peace of mind that you're covered for any unexpected setbacks.

WHAT'S AVAILABLE TO YOU?

You can extend



Accidental damage

You can purchase



Rent
protection



Legal expenses
cover



Landlord's
emergency cover

ACCIDENTAL DAMAGE COVER

WHAT WOULD YOU DO IF...



YOUR TENANT PUTS THEIR FOOT THROUGH A CEILING WHILST DOING SOME DIY?

Accidental damage cover for buildings might not spare the embarrassment, but it can cover the cost of the damage to the ceiling or walls that were damaged during the accident.

WHAT WOULD YOU DO IF...



YOUR TENANT ACCIDENTALLY TRIPS AND FALLS THROUGH THAT COFFEE TABLE YOU PROVIDED IN THE PROPERTY?

Accidental damage cover for contents cannot mend the bruised ego of the tenant, but it can pay for the repair to the table or to replace it if it's beyond repair.



SOMETHING IMPORTANT TO CONSIDER

Accidental damage cover is designed to cover many unforeseen events, but it doesn't cover every eventuality. For example, loss or damage occurring after the home's been left unoccupied for more than 90 days in a row.

LEGAL EXPENSES

WHAT WOULD YOU DO IF...



YOU HAVE A PROBLEMATIC TENANT THAT YOU NEED TO BEGIN EVICTION PROCEEDINGS WITH?

This can be a stressful and expensive time, but **legal expenses cover** provides up to £100,000 in legal costs, to help make it a much easier process.

WHAT ELSE COULD IT HELP YOU WITH?

- ✓ Property legal disputes
- ✓ Health & safety prosecutions
- ✓ Rent recovery
- ✓ Tax protection

i WE WANT TO LET YOU KNOW

Legal expenses cover is designed to cover many unforeseen events, but it doesn't cover every eventuality. For example, any rent protection and eviction disputes that happen within the first 60 days of the period of insurance will be excluded if the tenancy agreement commenced before the start of this policy.

RENT PROTECTION

As a landlord you want to protect your property and your income. So, if a tenant doesn't pay their monthly rent, it's reassuring to know you have that covered.

Rent protection provides:

- ✓ Up to £2,500 per month towards the monthly rent
- ✓ Up to £100,000 towards eviction costs
- ✓ 75% of the monthly rent payable for up to two months after vacant possession has been gained
- ✓ 24/7 legal helpline and mediation service

i SOMETHING IMPORTANT TO CONSIDER

Rent protection is designed to cover many unforeseen events, but bear in mind that you can't make a claim if your rent isn't a full month in arrears.

LANDLORDS

EMERGENCY COVER

WHAT WOULD YOU DO IF...



THE BOILER IN THE RENTAL HOME BREAKS DOWN LEAVING THE OCCUPYING FAMILY STUCK IN A COLD HOUSE?

With **landlord's emergency cover**, they would be able to call the emergency helpline and arrange for an engineer to fix the boiler as quickly as possible.



SOMETHING IMPORTANT TO CONSIDER

Landlord's emergency cover is designed to cover many unforeseen events, but it doesn't cover every eventuality. For example, as this is emergency cover it isn't intended to protect against an event that occurs gradually, or where the property has been left unoccupied for more than 30 consecutive days.

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