



Gallagher

Insurance | Risk Management | Consulting



# Insurance for Residential Landlords

Buildings and Contents Insurance, Buildings Insurance only, Contents Insurance only

**Your rental property can be a great asset. But as a landlord or buy-to-let investor, if you're unprepared or just plain unlucky, it can fast become a financial burden.**

With our buildings, contents, and combined buildings and contents insurance policies, especially developed for landlords and buy-to-let investors, you can rest assured your rental property is in safe hands.

**Our policies have been developed especially for residential landlords and buy-to-let investors. Choose from Buildings, Contents or a combined Buildings and Contents policy which may be better value. The combined policy includes all the benefits listed in our standard Buildings and standard Contents policies.**

## Highlights of cover\*

A full summary of the cover or the full policy terms and conditions are available on request.

Theft and attempted theft	✓	Buildings and Contents
Riot, civil commotion, strikes, labour or political disturbances	✓	Buildings and Contents
Malicious damage	✓	Buildings and Contents
Malicious damage by tenants	Up to £10,000 per claim	Buildings and Contents
Escape of water or oil from any fixed domestic appliance or system	✓	Buildings and Contents
Frost damage to fixed water or heating systems	✓	Buildings only
Accidental damage to buildings	✓	Buildings only
Falling trees and branches	✓	Buildings and Contents
Property owners' liability	Up to £10,000,000	Buildings and Contents
Standard subsidence excess	£1,000	Buildings and Contents
Period of cover for unoccupied buildings before policy cover is altered (e.g., insurer may require property to be regularly inspected and cover may be reduced)	Up to 60 days	Buildings and Contents
Alternative accommodation (% of buildings sum insured)	Up to 33.33%	Buildings only
Loss of rent—residential (% of buildings sum insured)	Up to 33.33%	Buildings only
Trace and access	Up to £10,000 per claim	Buildings only
Theft of keys	Up to £2,500 in any one period of insurance	Buildings only
Loss of metered water	Up to the buildings sum insured	Buildings only
Unauthorised use of electricity, gas or water	Up to £1,000 per claim	Buildings only
Theft of contents from domestic outbuildings/garages	Up to the contents sum insured	Contents only
Landlord's contents based on sum insured (optional)	Up to £60,000	Contents only
Landlord legal expenses (optional)	Up to £100,000	Buildings and Contents



\*We have negotiated bespoke policies offering cover for landlords and the limits and availability of certain covers may vary between insurers. As with all insurance policies, the policies are subject to limits, conditions and exclusions. For more information, please contact us to discuss further, or request a full summary of the cover or the full policy terms and conditions. The opinions and views expressed in the above article are those of the author only and are for guidance purposes only. The authors disclaim any liability for reliance upon those opinions and would encourage readers to rely upon more than one source before making a decision based on the information.

Would you like to talk?

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