



Buildings and landlords' contents cover for let property

Deacon's insurance policy for residential landlords recognises the practical realities of renting property in today's market. As one of the UK's largest property insurance intermediaries, we fully understand the letting business. We do not create unnecessary difficulties – we simply provide comprehensive cover for landlords at affordable premiums.

Our policy covers properties let to professionals, students and DSS tenants. What's more, it is supported by Deacon's personal service to ensure that all the administration is handled smoothly and efficiently.

- **Buildings cover:**

The policy provides all the cover that you would expect from buildings insurance, including loss or damage caused by theft or attempted theft where a forced entry or exit has occurred. Landlords pay only the first £100 of each claim for Professional Lets, DSS and Students.

- **Water damage:**

The most common cause of insurance claims is water damage; therefore our advice is to ensure that you are fully protected. This policy provides cover for damage caused by escape of water or oil from fixed installations including fixed water and heating equipment, washing machines and dishwashers.

- **Loss of rent:**

Landlords' are covered for loss of rent while the property cannot be inhabited following loss or damage caused by an insured event. Cover will automatically be provided for up to 20% of the buildings sum insured, so property owners are assured of a continuing income stream.

- **Landlords' liability:**

As owner of the property, this policy will provide cover for your liability, for up to £2 million. This insurance will protect landlords' in the event of an accident resulting in bodily injury to tenants, contractors or visitors to the property. It will also cover the loss or damage to other property which the landlord does not own or have legal responsibility for.

- **Contents cover:**

This covers Landlords' and communal contents for up to £5,000. If additional cover is needed, it can be arranged at a small extra premium. We are able to insure up to a maximum of £30,000.

Deacon Service:

- Fast quotations
- Next day policy issue
- Help with claims processing
- Personal service from your allocated Account Executive

How do I get a quote and arrange cover?

Call **08000 92 93 94** and we will do the rest – including all the administration.

How do I get further information?

Visit www.deacon.co.uk or call freephone

08000 92 93 94.