

# 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.

**Compare quotes online and buy now at [www.deacon.co.uk](http://www.deacon.co.uk)**

**08000 92 93 94**  
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**Our policies are especially developed for residential landlords and buy-to-let investors. Choose from Buildings, Contents or a combined Buildings & Contents policy for 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 & attempted theft	✓
Riot, civil commotion, strikes, labour or political disturbances	✓
Malicious damage	✓
Malicious damage by tenants	<b>Up to £10,000 per claim</b>
Escape of water or oil from any fixed domestic appliance or system	✓
Frost damage to fixed water or heating systems	✓
Accidental damage to buildings	✓
Falling trees & branches	✓
Property owners liability	<b>Up to £5 million</b>
Standard subsidence excess	<b>£1000</b>
Period of cover for unoccupied buildings before terms apply	<b>Up to 60 days</b>
Alternative accommodation (% of building sum insured)	<b>Up to 33.33%</b>
Loss of rent (residential)	<b>Up to 33.33%</b>
Trace & access	<b>Up to £10,000 per claim</b>
Theft of keys	<b>Up to £2,500 in any one period of insurance</b>
Loss of metered water	<b>Up to £5,000 per claim</b>
Unauthorised use of electricity, gas or water	<b>Up to £1,000 per claim</b>
Theft of contents from domestic outbuildings/ garages	<b>Up to 5% of the Contents Sum Insured</b>
Landlord's contents based on sum insured (optional)	<b>Up to £30,000</b>
Landlord legal expenses (optional)	<b>Up to £50,000</b>

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For full terms and conditions please refer to the policy wording available on request. This document does not purport to be comprehensive or to give legal advice. While every effort has been made to ensure accuracy, Deacon cannot be held liable for any errors, omissions or inaccuracies contained within the document. Readers are always recommended to take further professional advice before making any decisions. Deacon is a trading name of Arthur J. Gallagher Insurance Brokers Limited, which is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909

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