

A white wooden birdhouse with a conical roof made of wooden shingles. A small brown bird is visible inside the house. A yellow shield-shaped graphic is overlaid on the upper part of the birdhouse.

LANDLORDS INSURANCE



hello.

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?

Our Landlord's Insurance has been specifically designed to cover many of the extra risks that come with renting out your property compared to standard home insurance.



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.

**It might not be
where you're
nesting, but it still
needs protecting**



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 our product you get more than just a requirement, as we 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

Our Buildings and Contents Insurance protects fixtures and fittings as well as household items such as curtains, blinds, carpets and kitchen goods. Plus, we replace items 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	✓
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

Our Landlord's Insurance is designed to cover unforeseen events, but it doesn't cover every eventuality. For example, you're not covered for theft unless by forcible and violent entry, other than by a tenant lawfully in the property.

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

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.



MORE CHOICE *for you*

If you're looking for a little extra peace of mind, you can select from our range of optional extras:



Accidental damage cover

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

We also have a selection of add-on products to cover even more eventualities:



Rent protection cover

Protect yourself against the loss of rent



Landlord's legal expenses cover

Access expert advice if you find yourself in a legal dispute and cover any associated costs



Landlord's emergency cover

Round the clock assistance for all kinds of domestic disasters



ONE MORE THING

All our insurance products including our 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 limitations in our *Policy Booklet* available from www.paymentshield.co.uk/policybooklets.



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