



**LANDLORDS  
INSURANCE  
OPTIONAL  
EXTRAS**



# 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 our selection of 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?**

Our **accidental damage cover** for buildings might not spare the embarrassment, but it'd 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?**

Our **accidental damage cover** for contents can't mend the bruised ego of the tenant, but it'll be able to pay for the repair to the table or to replace it if it's beyond repair.



#### **SOMETHING IMPORTANT TO CONSIDER**

Our 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.

---



# 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 our **landlord's emergency cover**, you'd be able to call the emergency helpline and arrange for an engineer to fix the boiler as quickly as possible.



#### **SOMETHING IMPORTANT TO CONSIDER**

Our 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.

# 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 our **legal expenses cover** provides up to £100,000 in legal costs, to help make it a much easier process.



#### WE WANT TO LET YOU KNOW

Our 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



#### SOMETHING IMPORTANT TO CONSIDER

Our rent protection is designed to cover many unforeseen events, but bear in mind that you can't make a claim until a full month's rent is in arrears.



The Johnson Savage Consultancy Ltd

01926 843006  
info@jscfinancial.co.uk



Paymentshield and the Shield logo are registered trademarks of Paymentshield Limited (registered number 02728936) which is a company registered in England and Wales at Paymentshield Limited, Southport Business Park, Wight Moss Way, Southport, PR8 4HQ. Authorised and regulated by the Financial Conduct Authority. © Paymentshield Limited 2022. Asset 02419/PSL000042 10/22

