

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.

0800 092 9394
www.deacon.co.uk

DEACON

Our policies have been developed especially 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	Up to £10,000 per claim
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	Up to £5 million
Standard subsidence excess	£1,000
Period of cover for unoccupied buildings before terms apply	Up to 60 days
Alternative accommodation (% of building sum insured)	Up to 33.33%
Loss of rent - residential (% of building sum insured)	Up to 33.33%
Trace & access	Up to £10,000 per claim
Theft of keys	Up to £2,500 in any one period of insurance
Loss of metered water	Up to £5,000 per claim
Unauthorised use of electricity, gas or water	Up to £1,000 per claim
Theft of contents from domestic outbuildings/ garages	Up to 5% of the Contents Sum Insured
Landlord's contents based on sum insured (optional)	Up to £30,000
Landlord legal expenses (optional)	Up to £50,000

* As with all insurance policies, the policy is 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.

0800 092 9394
www.deacon.co.uk

DEACON



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

FP1041-2017_Exp Jan 2019_9060