

# 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**  
Blocks of Flats Insurance

**Our policies have been developed especially for residential landlords and buy-to-let investors. Choose from Buildings, Contents or a combined Buildings & Contents policy which may be 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	✓	Buildings & Contents
Riot, civil commotion, strikes, labour or political disturbances	✓	Buildings & Contents
Malicious Damage	✓	Buildings & Contents
Malicious Damage by Tenants	<b>Up to £10,000 per claim</b>	Buildings & Contents
Escape of water or oil from any fixed domestic appliance or system	✓	Buildings & Contents
Frost damage to fixed water or heating systems	✓	Buildings only
Accidental damage to Buildings	✓	Buildings only
Falling trees & branches	✓	Buildings & Contents
Property owners liability	<b>Up to £10,000,000</b>	Buildings & Contents
Standard subsidence excess	<b>£1,000</b>	Buildings & Contents
Period of cover for unoccupied buildings before terms apply	<b>Up to 60 days</b>	Buildings & Contents
Alternative accommodation (% of buildings sum insured)	<b>Up to 33.33%</b>	Buildings only
Loss of rent - residential (% of buildings sum insured)	<b>Up to 33.33%</b>	Buildings only
Trace & Access	<b>Up to £10,000 per claim</b>	Buildings only
Theft of Keys	<b>Up to £2,500 in any one period of insurance</b>	Buildings only
Loss of metered water	<b>Up to the Buildings Sum Insured</b>	Buildings only
Unauthorised use of electricity, gas or water	<b>Up to £1,000 per claim</b>	Buildings only
Theft of contents from domestic outbuildings/garages	<b>Up to the Contents Sum Insured</b>	Contents only
Landlord's contents based on sum insured (optional)	<b>Up to £60,000</b>	Contents only
Landlord legal expenses (optional)	<b>Up to £100,000</b>	Buildings & Contents

\* We have negotiated bespoke policies offering cover for landlords and the limits and availability of certain covers may vary between insurers. As with all insurance policies, the policies are 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.

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**Deacon is part of Gallagher**, a global insurance, risk management and consulting services company, offering more than 90 years' experience to clients in 150 countries.



Insurance | Risk Management | Consulting

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 Registered in Scotland. Company Number: SC108909

FP326-2021\_Exp.09/3/22