

Landlord's

Buildings Insurance



As a Landlord you're exposed to more risks than you may think and a standard household buildings policy won't give you the cover you need.

That's why at HomeLet we've designed a buildings insurance policy to bring you all the specialist cover and flexible optional extras you need as a landlord:

- **We'll cover you for loss of rent or re-letting costs - so if something really serious happens* and your tenant needs to move out, we cover your lost rent for up to two years (or £50,000) so you can still pay your mortgage**
- **Emergency Assistance cover is included as standard meaning your tenant calls us, not you, when there's a problem at 3am! Plus we can also cover your boiler or heating system against emergencies for even greater peace of mind**
- **90 day no-restriction in cover when your property is empty between tenancies – meaning you're insured during void periods with no onerous inspection requirements**
- **Malicious Damage by your tenant is an optional upgrade which also includes Accidental Damage**
- **Protection for you, your tenants and your employees – with £5m property owner's liability and £10m employer's liability – because if your tenant or an employee injures themselves in your property and you're found to be negligent, you could have a hefty legal bill and damages to pay**
- **Your building is automatically covered for up to £500,000 as standard. However, if your property needs to be covered for more, or if it doesn't fit our standard criteria you can specify your own rebuild value**

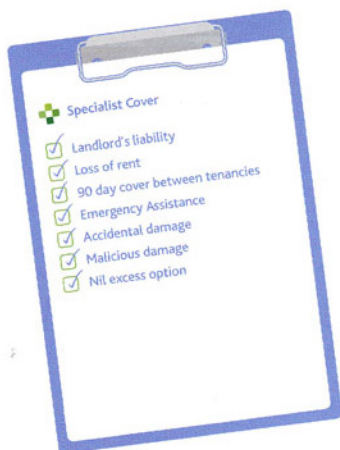


Because we know that managing your finances is important:

- You can choose your excess to suit your budget**
- We'll give you a unique discount if your property is managed by a Letting Agent
- Landlords with no or minimal claims could also benefit from a great introductory discount
- Plus, don't forget that insurance premiums for your let property are often tax deductible

Naturally as you'd expect from a buildings insurance policy we also cover the repair or rebuild of your property against:

- Fire, lightning, earthquake, storm or flood
- Escape of water or oil damage
- Collision by aircraft, vehicles or animals
- Falling trees or branches
- Theft by forcible means
- Subsidence, landslip or heave
- Riot or civil commotion



* Where you need to make a claim as result of an insured peril (listed above).

** Unless you choose a nil excess policy, the subsidence excess of £1,000 still applies.
See policy documents at homelet.co.uk for more details.

