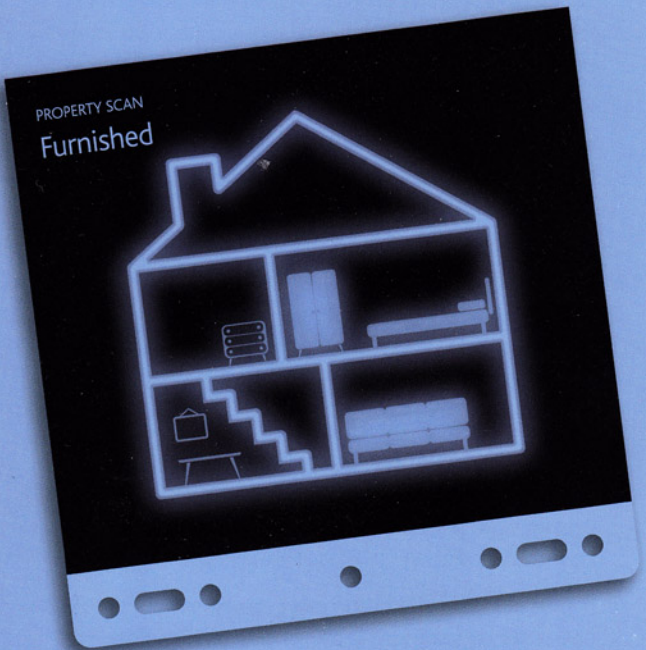


Landlord's
**Contents
Insurance**



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

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

- **Our policy includes new for old replacement of your contents**
- **If you let out a leasehold property, for example a flat, we'll automatically cover your kitchen fixtures and fittings, and bathroom sanitaryware – which is something that the insurance on your building probably won't do**
- **We'll cover you for loss of rent or re-letting costs if something really serious happens* and your tenant needs to move out. We cover your lost rent for up to 30% of the amount you're insured for 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 cover when your property is empty between tenancies – meaning you're insured during void periods with no onerous inspection requirements**
- **If you temporarily remove your contents, we could cover them for up to 20% of the amount you're insured for**
- **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**
- **Unlike some policies, we'll also cover the contents in your garden – like your garden furniture or ornaments**

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 Contents Insurance policy we also cover your contents 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.

