



Commercial and Residential Landlords

Our Landlords product caters for residential, commercial or mixed portfolios – with up to 10 locations. With a choice from 4 optional covers, you can tailor the product to suit your customers needs.



Why our product is market-leading

- Caters for residential, commercial or mixed portfolios
- Suitable for up to 10 locations
- 25% day one uplift as standard
- Malicious damage and theft by tenants up to £5,000 any one period*
- Remedial costs for illegal cultivation of drugs up to £5,000 any one period*
- Flood resilience and protection expenses upto £25,000 for all claims
- Costs of alternative residential accommodation up to 20% of the sum insured
- All interested parties automatically noted within the Policy wording

Flexibility

- Accidental damage and subsidence options
- Variable excess levels between £100 and £500 for property damage*

* Non adjustable excess levels apply for flood, malicious damage and theft by tenant and subsidence. For full details of cover, please refer to the individual Policy wordings and Summary of cover documents.

Optional legal expenses

Affordable legal expenses insurance, administered by Arc Legal Assistance, is now available. Cover has been specifically tailored for Landlords and provides protection for:

- Criminal prosecution
- Property infringement
- Tenant eviction
- Recovery of rent arrears
- Contract and debt recovery
- Legal defence

Standard Cover	Maximum limits
Buildings	£5,000,000 per location
Property owners liability	£10,000,000
Optional cover	Maximum limits (up to)
Landlords contents	£75,000
Loss of rent	£1,500,000
Terrorism	Up to sums insured
Employers' liability	£10,000,000
Legal expenses	£100,000 any one claim and £1,000,000 any one period of insurance or £50,000 any one claim £500,000 any one period of insurance

