

Landlord Insurance



What is it?

Landlord insurance protects you and your rental property as well as the people who rent from you. Your insurance policy can cover the building itself, as well as your own contents, against damage to them (accidental or malicious). It will also provide liability cover against the risk of injury or loss experienced by a tenant due to an issue with the building.

Who needs it?

Although not a legal requirement, if you rent out a property then you need landlord cover. Standard home insurance policies will not cover rental activities and many mortgage lenders will need you to prove you are insured before you can use the property for rental.

What does it cover?

You may rent out a whole property, or maybe only one room, so your insurance policy needs to be flexible. Your rhg Account Manager can talk you through the options available so that your policy is right for you. This may include cover for:

- Buildings
- Fixture and Fittings
- Contents
- Property Owners' liability
- Accidental damage
- Emergency accommodation for your tenant
- Rehousing your tenant if an insured event happens
- Repairs (not maintenance)
- Loss of rental income
- Non-payment of rent
- Legal expenses

What does having Landlord Insurance mean to you?

Being a landlord comes with its share of issues and risks. Taking out Landlord Insurance will give you the peace of mind that, if the worst should happen, you won't be left with an expensive bill.

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