

## Important Information

As with all insurance policies, there are certain restrictions and exclusions that relate to this policy. Full details can be found in the policy document.

You must tell us when your property is unoccupied without a lawful tenant. After 45 days your policy will be subject to an unoccupancy excess and after 90 days certain exclusions will apply to your cover.

In addition, you are not covered for theft, malicious damage or vandalism unless force and violence is used to get in to or out of the property.

Your chosen excess will apply to all claims with the exception of escape of water or oil claims (where a £250 excess applies or your chosen excess if higher) or subsidence claims under buildings insurance (where a fixed £1,000 applies).

## How to arrange cover

Full terms and conditions are available upon request. If you have any questions about the cover provided or wish to arrange a policy, please contact your insurance broker.

Broker Details

## Contact us

### Paymentshield Customer Services

If you have any questions about the type of cover we provide under this policy, please contact our Customer Services Team.



0845 6011 050

(Lines open Mon-Fri 8am to 7pm and Sat 8am to 1pm)



enquiries@paymentshield.co.uk



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# Cover when you need it most

## Landlords Insurance



## Why choose Paymentsshield Landlords Insurance

Paymentsshield was founded in 1992 and we're one of the UK's largest independent suppliers of mortgage related insurance products to the intermediary sector.

Our Landlords Insurance is underwritten by a panel of insurers and provides:

- ✓ **Straightforward policy limits** - Buildings insured up to £400,000, Contents insured up to £40,000 (if rented as furnished) or up to £10,000 (if rented unfurnished)
- ✓ **UK based call centres** for claims and customer service
- ✓ **Generous no claims discount** on both Buildings and Contents cover. Up to 5 years NCD entitlement
- ✓ **Cover continues for up to 90 days** between tenancies, allowing you time to remarket your property
- ✓ **Loss of rent** - cover for loss of any rent receivable, including ground rent for up to two years (up to 15% of the Building Sum Insured) if your rental property is made uninhabitable by an insured cause
- ✓ **Trace and access** - up to £2,500 for tracing and accessing leaking water or oil from pipes, tanks and fixed heating systems
- ✓ **Locks and keys** - cover for accidental damage to the locks or theft of keys to your rental property up to £1,000
- ✓ **Unauthorised use of services** - cover for unauthorised use of metered electricity, gas or water up to £1,000.
- ✓ **Your contents in communal areas** - up to £5,000 where Contents cover has been selected

## Flexible cover tailored to your needs

Paymentsshield's Landlords Insurance is flexible enough to allow you to tailor the cover to suit your needs.

Choose from:

- Buildings only, or
- Buildings and Contents cover combined

Choose to add additional cover to your policy offering extra peace of mind for an additional premium:

- Accidental Damage cover options for both Buildings and/or Contents
- Malicious Damage caused by the tenant for both Buildings and/or Contents

In response to the changing requirements of today's landlords, we also cater for a wide range of tenancy agreements, including:

- ✓ Students
- ✓ Persons who fund their rent through the Benefits Agency, and
- ✓ Multi-occupancy (up to 6 tenants per property)

## Professional assistance when you need it most

Included as standard with our Landlords Insurance is access to 24 hour Home Emergency and Legal Advice helplines open 365 days a year.

For example, if an emergency, such as a burst pipe or a break-in, threatens the safety of your property you can call the Home Emergency helpline for assistance. The helpline advisor will arrange for a skilled and reliable tradesman, approved by us, to carry out the repairs for you.

If the loss or damage is subsequently covered under your Landlords Buildings and Contents policy then you can claim back the amount paid to the tradesman subject to the excess as shown in your Policy Document.

The Home Emergency helpline is provided by DAS Legal Expenses Insurance Company Limited and the Legal Advice helpline is provided by ULR Additions.

