



PROPERTY OWNERS INSURANCE

Our Property Owners insurance is tailored to the needs of your clients, whether they require cover for residential or commercial properties. We can also extend the cover to multiple properties. Our standard policy protects against a range of risks, from accidental damage to loss of rent, we also offer additional cover with optional extras for your client to choose from.

- ♥ Competitive prices
- ♥ Discounts for 'low' claims and multiple premises
- ♥ Wide policy cover including legal expenses as standard
- ♥ Rapid quote and policy administration service
- ♥ Immediate email of policy documents on request
- ♥ 24 hour Legal Helpline
- ♥ Access to decision makers



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Our Property Owners policy is just one of a wide range of commercial packages we offer. It is underwritten by Liverpool Victoria Insurance Company Limited and gives your customers the following services and benefits:

Standard policy cover includes

- ♥ Buildings including Accidental Damage
- ♥ Loss of Rent – 20% of the buildings sum insured for residential properties
- ♥ Alternative Accommodation costs – 20% of the buildings sum insured
- ♥ Damage to internal and external fixed glass
- ♥ Damage to Sanitary Ware - £2,500 sum insured
- ♥ Unauthorised Use of Electricity and Gas - up to £10,000
- ♥ Trace and Access - up to £25,000
- ♥ Theft of Keys and Lock Replacement - up to £2,500
- ♥ Landlords Money on premises - £500 sum insured
- ♥ Property Owners Liability - £2,000,000 Limit of Indemnity
- ♥ Legal Expenses - up to £100,000
- ♥ 24 Hour Legal Helpline
- ♥ Index Linking

Optional extensions

- ♥ Day One
- ♥ Landlords Contents including communal areas
- ♥ Subsidence
- ♥ Loss of Rent for commercial properties
- ♥ Increased Limits available on request
- ♥ Employers' Liability - £10,000,000 Limit of Indemnity
- ♥ Terrorism



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