



*Legal*forLandlords

Insurance For Your Lettings
Business

Affordable and essential cover for the risks that
you and your business face every day.

Property is always emotive and it's all too easy to find yourself on the wrong side of a claim. When you've worked hard to build your lettings business, it makes sense to protect it with tailor-made insurance policies.

Our robust cover is there to deal with things that go wrong, with accidents, with theft or damage and with problems arising from errors or omissions. You can't afford to be without it. What's more, our industry's professional bodies require that their members are adequately insured.

Our insurance policies can include cover for:

- ✓ Public liability
- ✓ Professional indemnity
- ✓ Your office premises and contents
- ✓ Personal accidents that could leave you unable to work
- ✓ Director's and officer's liability
- ✓ Employer's liability

Professional indemnity cover

Even an honest and genuine mistake could leave you facing a substantial claim. Professional Indemnity cover will help you deal with claims for property mis-description, negligence, civil liability, data protection and matters referred to the property ombudsman.

Instant, affordable cover

All businesses are different and need differing levels of cover, but all face risks. Our expert underwriters will ensure the best possible quotes for the protection you require and get you insured quickly and easily.

Julie's Story

We had been working with our client for a number of years and had seen their agency grow from a start-up business to one that managed the lettings of properties for hundreds of landlords. A tenant in one of the properties they managed suffered an injury as a result of a collapsed floorboard. The tenant claimed that he had reported the problem with the floor long before the accident occurred and sued the landlord alleging breach of care.

In this case, the landlord then made a claim against our client. His argument was that it was the agent's responsibility to inspect the property and carry out essential maintenance. Our client got in touch to ask for our advice and we were able to reassure them. We reminded them that they had insurance cover for just such an eventuality. The validity of the landlord's claim was assessed by the insurers who managed to reach a settlement on our clients' behalf.



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