



Tenant



Insurances

The facts of life include theft and accidents.

Simple policies that cover the things you love and protect you against claims for damage to your landlord's property.

Now available online!



LegalforLandlords™



INVESTORS
IN PEOPLE

Accredited
Until 2019

Get covered, start relaxing

Our insurance policies have been specially designed to suit the needs of tenants. Not only are they superb value for money, but they're also very easy to understand.

If you're moving house, or are busy buying the bits and bobs that make a place feel like home, we can arrange immediate cover to give you peace of mind. If you've had the keys for a while, it's worth knowing that our policies can be taken out at any time during your tenancy.

Contents Insurance

We offer £10,000, £20,000, £30,000, £40,000 or £50,000 cover limits.

This cover includes:

- ✓ Maximum contents cover of £50,000
- ✓ Alternative accommodation - 20% of chosen cover level
- ✓ Items replaced on a new for old basis.
- ✓ A single item limit of £15,000*
- ✓ Accidental damage to fixed glass, ceramic hobs, technology and entertainment equipment.
- ✓ Student cover
- ✓ Electronic downloads up to £2,000
- ✓ Theft from outbuilding up to £3,000
- ✓ Automatic uplift in contents cover at certain times of the year
- ✓ Loss or damage to Landlord fixtures and fitting - 20% of chosen cover
- ✓ Tenant Liability Insurance is included as standard with an up to £10,000 claim amount.

Other options that can be included:

- ✓ **Full Accidental Damage** - An optional extension that covers against unexpected damage which happens suddenly and has not been caused on purpose or inevitably, such as spilling wine on your sofa. The maximum you can claim for any one incident is up to the contents sum insured selected.
- ✓ **Worldwide Belongings Cover** - An optional extension that provides cover for accidental damage or loss of belongings that you normally wear, use or carry when in and away from the home, such as gadgets, pedal cycles and mobile phones, anywhere in the world.
- ✓ **Tenants Legal Expenses** to get up to £100,000 of cover for legal costs in pursuing and defending personal claims, such as tenancy disputes with the landlord, unlawful eviction, employment disputes and bodily injury claims.

Liability Insurance

Even the most careful tenant can still have an accident. Damage to your landlord's property, furnishings or fixtures and fittings, could eat into your deposit. You might even find yourself facing a claim. Our Liability Insurance covers you for up to £2,500 of accidental damage claims. You can relax, because you're covered.

Terms and Conditions apply

George's story

When George's mum remarried, he knew it was time to move out of the family home. The studio flat he found was tiny, but it was affordable and the rent included bills and council tax. He thought that he'd still be able to have something of a social life and, if he was careful, the odd trip to see his beloved football team.

It was George's Mum who mentioned insurance. George laughed and said he didn't own anything so it wasn't a problem. She got him to tot up the value of his computer, his tablet, his new PS4 and its games, his TV, the headphones . . .

George called us. He sounded shocked when we told him the premium, but we soon worked out that he'd thought we were quoting a monthly charge, not a simple, one-off annual fee. He took out the cover, which was good news – his TV and games console were stolen when he was at work, just a couple of weeks later. He's been able to replace them, thanks to his mum's advice and our insurance.



LegalforLandlords Ltd

t 0844 567 4001

f 0844 567 4003

e advice@legalforlandlords.co.uk

www.legalforlandlords.co.uk

LegalforLandlords are authorised and regulated by the FCA. Company No: 06957943