



Lansdown Insurance Brokers

Our guide to protecting your investments as a Landlord

Thank you for choosing Lansdown as your trusted partner in safeguarding your rental property. We understand that being a landlord comes with unique challenges and responsibilities, which is why we're committed to providing you with comprehensive insurance solutions tailored to your needs.

Here are some additional products that we offer that you should consider to further protect you and your assets:

Loss of Rent



For Lansdown clients, Loss of Rent is always included in your landlord's policy, however, non-Lansdown clients may not have this. You may need to check your cover to see if this is included. This insurance is designed to protect you against potential income gaps when your property becomes uninhabitable due to unexpected events like fire, flood, or other damages. In such situations, your rental income can be severely impacted, but loss of rent insurance steps in to provide financial support, ensuring you continue to receive rental payments, even when your property is uninhabitable.



Legal Expenses

Legal Expenses Insurance is a safeguard against the various legal issues that can arise when managing rental properties. This type of insurance provides cover for legal costs incurred during disputes with tenants, such as eviction proceedings, rent arrears and property damage claims. Legal Expenses Insurance can be an important investment for landlords, offering protection and peace of mind.

Rent Guarantee



This insurance provides you with a safety net by ensuring a dependable rental income even if your tenants face financial challenges or, in the worst case, default on their payments. You will find that you may have some policies which have clauses covering losses of rental income, however, these usually only apply if the property is made uninhabitable due to an insured event (e.g., fire, flood and escape of water) or a change in tenant circumstances.



Contents Insurance

This cover is not just for homeowners as Contents Insurance provides a safety net for your belongings within the rental property, from furniture to appliances and fixtures. In the face of unexpected incidents like theft, damage, or natural disasters, it steps in to ensure your valuable assets are financially protected. It not only helps maintain the condition of your property but also preserves its value, ultimately contributing to your long-term success as a landlord.



Lorega Claims Management



In addition to the support our own in-house claims team provide, we can also offer access to Lorega, one of the UK's most respected independent claims management services. You could benefit from having a dedicated loss adjuster to assist with the resolution of your claim, whether that be through providing loss mitigation advice, identifying damage to your business, preparing your claim and submitting it, or just generally helping to keep on top of the process.

RebuildCost
ASSESSMENT.com

Property Valuation Services

Conducting a property valuation survey is a crucial step when considering building insurance. This assessment provides you with an accurate estimate of your property's rebuild cost, which is the amount of coverage you'll need in case of unforeseen events like fire, natural disasters, or other damage.

We're pleased to partner with Rebuild Cost Assessment, in which they can provide you with an online desktop property valuation. We can arrange this at a discounted fee for all Lansdown clients totalling £179* if your property value is under £3,500,000.

*Acceptance criteria applies

Home Emergency

We can also offer additional cover with ALPS Landlord Home Emergency which provides a range of protection which could help recoup the cost of out-of-hours callouts and repairs resulting from emergency situations. A nationwide network of qualified professionals is on hand to deal with a whole host of emergency situations which includes a 24/7 helpline:

- Plumbing & Drainage
- Loss of Utilities
- Central Heating
- Unforeseen Roofing incidents
- Damaged windows, doors and lost keys
- Pest infestation



If you would like to explore the additional covers that we offer at Lansdown, please contact us:



01242 524498



enquiries@lansdowninsurance.com

