

# Property Owners & Landlords Insurance

Alan Boswell Group



ALAN  
BOSWELL  
GROUP

Landlords  
Lettings  
Property

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[alanboswell.com/landlords](http://alanboswell.com/landlords)



## Welcome

As an insurance and financial planning group with over 40 years' experience, our longevity and reputation are the result of doing things a little differently – of going the extra mile for you, for our people and for our communities.

We're one of the largest independent insurance brokers in the UK, with seven offices and more than 450 members of staff, and we're ideally placed to ensure you and your business receive expert advice whenever you need it.

As well as arranging both personal and commercial insurance, we have an ever-evolving portfolio of added-value services, including underwriting, claims handling, risk management, and health and safety consultation.

Our financial planning teams can also provide ongoing advice and support on a range of employee benefits for businesses – while our personal finance experts can give guidance on your savings and investments, protection or retirement plans.

Whether you use our services in isolation or as part of a package, you are guaranteed to receive the same high standards, every time.

## Property Owners & Landlords

Alan Boswell Group is one of the country's leading suppliers of building insurance to landlords, property owners and investors.

Having worked with landlords for more than 40 years, we understand the buy-to-let sector and the challenges landlords face.

Our experience and credibility within the industry means that we have been able to develop unique propositions, harnessing our buying power and expertise. It's from this standing that we are able to deliver first-class independent advice, tailoring insurance products to your individual circumstances.





# Landlords Insurance

Landlords insurance provides financial protection to landlords who rent out a property or properties to tenants.

Home insurance will not provide protection for your property if you rent it out, and so it is vital you have an adequate policy in place. Landlord insurance can include buildings insurance, contents insurance, property owners' liability, malicious damage, loss of rent following a claim, and accidental damage.

- **Buildings cover** - for rebuild or repair of your building following loss or damage caused by an insured event e.g. flood or fire.
- **Contents cover** - replacement of contents you have provided following damage due to an insured event.
- **Loss of rent** - Loss of rent cover following your rental property becoming uninhabitable after an insured event OR alternative accommodation costs for your tenants due to your property becoming uninhabitable after an insured event e.g. flood, fire.
- **Property owners' liability** - Protection against legal liability for personal injury or property damage suffered by third parties (including tenants) at your insured property.
- **Employers' liability** - Employers' liability cover for cleaners, gardeners, caretakers, and persons doing minor maintenance and repairs at your insured property.
- **Unoccupied property cover** - Full cover for up to 90 days unoccupancy e.g. when between tenancies or up for sale.
- **Malicious damage by tenants** - Cover for malicious damage caused by your tenants to your property as standard.



\* NIG landlord policy



“Excellent personal service with a very polite helpful person who listened and did not try and force a sale. Cannot rate highly enough.”

Mr Khan  
Landlord Insurance

### The Alan Boswell Group difference:

- Wide-ranging, comprehensive cover
- Five-star rated products
- Award-winning service
- In-house claims team
- 40 years experience



# Multi-property

Our multi-property insurance ensures landlords can protect multiple residential properties with comprehensive cover, saving you time and money.

Our portfolio insurance covers:

- **Wide range of tenancy types considered** - including students and those in receipt of Universal Credit.
- **Costs covered** - Cover for costs of rehousing a tenant(s) following insured damage to the property.
- **Loss of rent** - Loss of rent cover following insured damage to the property.
- **Property owners' liability** - Property owners' liability cover up to £10m.
- **Employers' liability** - Employers' liability cover up to £10m for cleaners, gardeners, caretakers, and persons doing minor maintenance and repairs.
- **90 days' full cover** - Up to 90 days' full cover between lets for unoccupied properties.

// As an organisation that partners with other businesses, we must ensure that our reputation for professionalism and first-class service is mirrored by those we work with. As such, the natural choice for an insurance partner was Alan Boswell Group. //

Judith Dunn  
Scottish Association of Landlords

EXCEPTIONAL



4.8 OUT OF 5

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Portfolio insurance benefits:

- One common renewal date
- Greater risk acceptance when spread over a portfolio
- Single point of contact at ABG
- Discounts available for portfolios

## Rent Guarantee Insurance

Rent guarantee and legal expenses insurance protects landlords against loss of rental income should tenants breach their tenancy by not paying their rent. In addition, our policy includes legal expenses which will cover the legal costs of regaining possession of your property, section notices, and professional legal advice, up to £100,000.

Even the best tenants may find themselves in a difficult situation and stop paying the rent you rely on, so rent guarantee insurance is a valuable safety net should you no longer receive payments as expected.

- Cover up to £2,500 in rental income per month
- Up to 15 months' rental cover
- Up to 3 months cover following eviction at 75% of monthly rent
- Landlord legal expenses up to £100,000
- Landlord legal expenses helpline 24/7
- Available from £195 per tenancy, per year\*

Claims are subject to two full months payments in arrears and tenants still in-situ.

### Legal Expenses only

Landlord legal expenses insurance provides legal advice and legal costs for property legal disputes, up to £100,000.

For example, you can benefit from having legal expenses insurance if a tenant damaged your property, if you need to evict your tenant(s), or if you wanted to seek unpaid rent.

- Available from £60 per tenancy, per year\*
- Access to legal advice helpline
- £100,000 legal expenses (including eviction)
- Tax investigation cover
- Property disputes legal cover

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INDUSTRY SUPPLIER

\*When purchased with landlord insurance.

## Additional products

### Excess Protect

Excess protection reimburses you for the cost of your policy excess in the event of an insurance claim, helping you to avoid unexpected expenses relating to your property.

For example, you may have to pay a standard policy excess of £250, but higher excesses may apply for escape of water, subsidence, and/or malicious damage by a tenant.

- Available from £20 per year
- Claim for up to £3,000
- 12 months' cover
- UK-based advisers
- In-house claims team

### Home Emergency

Home emergency cover is vital in a crisis, especially for landlords and homeowners. That's why Alan Boswell Group has teamed up with a leading provider to offer swift and effective assistance when a domestic emergency occurs.

We offer landlords and tenants a reliable service, fully qualified engineers, and a speedy, helpful response. The cover includes plumbing and drainage emergencies, failure of utilities, infestation of vermin, and damage caused to external locks, doors or windows, rendering the property insecure.

- From £155 per property or flat with no excess
- Cover for domestic emergencies including boiler breakdown
- Unlimited number of claims (up to £500 per claim)
- 24/7 emergency helpline - 365 days a year

“ Alan Boswell Group is an excellent company. They have handled all of my insurance requirements for the last six years and I am really glad that I found them. Their customer service is second to none. ”

Mr Dewson  
Landlord Insurance



# Short stay

Serviced accommodation, holiday lets, Airbnb

Running a short stay business means you're allowing a high turnover of mostly unvetted, short-term "tenants / guests" to use your property, which presents a risk to you, and your business. Short stay insurance protects your liabilities as a landlord, your property, and the income for your business.

Our policy allows you to switch between different tenancy types without changing your policy, giving you the ease to offer serviced accommodation, ASTs, rent-to-rent, and holiday home accommodation without the hassle of changing your insurance each time.

- Different types of let - We can arrange cover for different types of let throughout the policy year without the need to change your insurance including; Airbnb, 'rent-to-rent', serviced apartments, and holiday rentals.
- Contents - Cover for loss or damage to contents and guests' possessions within your properties.
- Public & Employer's liability - Cover for liability to tenants, guests, and third parties as well as employees.
- Business interruption - Cover for your loss of income due to buildings and/or contents damage covered by the policy.
- Leisure facilities - Cover can be considered, if required, for leisure facilities such as hot tubs, saunas, swimming pools, and gyms.
- Unoccupancy - Your property is covered, up to 45 days, while unoccupied between lets.
- Theft or damage by guests - Cover for theft and intentional damage to your building and contents by guests.
- Accidental damage - Cover for damage to your property and contents caused by a sudden and unforeseen event. For example, a guest accidentally breaking a windowpane or spilling wine on your carpet. This is either included or an optional extra depending on the insurer.
- Pet damage - Cover for damage caused by a sudden and unforeseen event to your property and contents caused by a guest's domestic pet. This is either included or an optional extra depending on the insurer.
- Legal expenses - Optional cover for legal expenses which provides advice and legal action on a dispute relating to your property.

“ I'm very pleased with the policy and service provided comparing with other big insurance companies. Highly recommended to anyone who needs a reliable and professional insurance company for landlord insurance. ”

Mr Zeh  
Landlord Insurance



## HMOs

Houses in multiple occupation (HMOs) can be notoriously difficult to insure. Insurers appetite for this risk can be lower and markets harder to find.

However, as specialists in all types of property insurance we can offer landlord insurance for HMOs including bedsits, student accommodation and more.

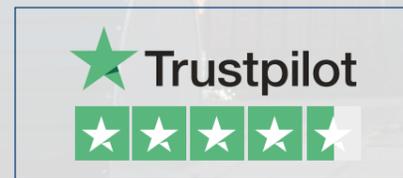
- Buildings and contents cover for rebuild, repair, or replacement following an insured event e.g. flood or fire.
- Wide range of tenancy types considered including students and those in receipt of Universal Credit.
- Loss of rent cover following insured damage to the property.
- Property owners' liability cover up to £5m.
- Employers' liability cover up to £10m for cleaners, gardeners, caretakers, and persons doing minor maintenance and repairs.
- Full cover for up to 90 days unoccupancy e.g. when between tenancies or up for sale.

## Blocks of flats

Arranging insurance for flats is complicated and isn't as straightforward as taking out a standard landlord insurance policy.

For example, as a freeholder, you are legally responsible for the property and need to take out insurance for the property (flats). However, as part of a lease, you may make the tenants responsible for insuring the flat in addition to their own tenants' contents insurance.

If you own the freehold on a block of flats, you will need flat insurance or block insurance.



## Unoccupied & Renovations

We can provide cover for your property when it is undergoing renovations, is unoccupied between lets, or even during self-build projects. Whether residential or commercial.

Standard property insurance may not provide cover for a property left empty or undergoing building works as many insurers are reluctant to provide cover. Premiums can often be significantly higher.

If you have commercial or residential properties with plans to renovate or where un-occupancy is an issue it makes sense to seek professional advice and guidance on how to protect your assets correctly, this is where we can help.

- Wide acceptance criteria
- Unique scheme with wide coverage
- Independent advice
- Access to multiple insurers
- Extendable beyond the original term
- Cover for buildings of non-standard construction.
- Existing structure and new works undertaken.
- Extensive value of works considered.

# Commercial Property

Commercial property insurance provides protection against a range of risks to safeguard a property owner's investment.

Standard cover typically includes perils such as fire, storm, flood, escape of water, malicious damage, and theft. Insurers also offer extended cover for risks like accidental damage, terrorism, and legal expenses.

Commercial landlord insurance is intended for property owners who lease premises to third parties for commercial, or mixed residential / commercial use, whether it's a shop, restaurant, office, or industrial site.

- **Property insurance** - A wide definition of buildings that can extend to include common areas, landscaping, solar panels, wind turbines, and domestic white goods. Numerous extensions included as standard and tailored to the property industries.
- **Property owners' liability** - Protects your legal liabilities towards third parties e.g. slip, trip, or fall whilst on the property.
- **Business interruption** - Loss of rent cover or gross rental cover following property damage which leaves the property uninhabitable, as well as for the cost of alternative accommodation for residential units within your portfolio. There is a variety of extensions to supplement core covers.
- **Non-Invalidation clause** - provides protection against tenants potentially changing their activities without making the landlord aware but without affecting the cover.
- **Engineering damage** - This policy can provide cover to surrounding property if any machinery or plant causes damage. We can also offer specific policy enhancements, such as working or repair investigation costs, to ensure you're well insured.

Premium splits can be provided if you intend to cross-charge your tenants for insurance costs.

// These guys are great to deal with, exceptional customer service and they deal with matters promptly. Would highly recommend. //

Mr Cheema  
Property Owner's Insurance

## Other insurances

As well as helping with your property insurances we can help with other risks and liabilities.

Many property investors will manage their portfolio through a limited company and we can support you with appropriate cover, including directors' & officers' insurance, public and employers' liability, cyber cover, and professional indemnity.

We're also able to help with your personal insurances such as home, motor, travel, and private medical insurance.

We also maintain a fully independent financial planning division that can help with wealth management, savings & investments, retirement planning and protection.

You can find out more about the company and view all of our services by visiting [www.alanboswell.com](http://www.alanboswell.com).

**Alan Boswell Insurance Brokers is one of the country's leading suppliers of landlord building insurance. Having worked with landlords, tenants, associations and agents for more than 35 years, we understand the buy-to-let sector and the challenges landlords face.**

It's from this standing that we are able to deliver first-class independent advice, tailoring insurance products to your individual circumstances.

We are part of Alan Boswell Group, one of the largest independent insurance brokers and independent financial planners in the country.

As a group we can provide advice on personal and business insurance as well as risk management, financial planning and health and protection advice.

### Insurance products to suit you

- ✔ Office insurance
- ✔ Cyber insurance
- ✔ Professional indemnity
- ✔ Motor insurance
- ✔ Commercial business insurance
- ✔ Financial planning
- ✔ Directors' & Officers' insurance
- ✔ Private medical insurance
- ✔ Risk management
- ✔ Health & safety advice

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