

# What type of Landlord is your customer



Whether your client is a professional landlord with a large portfolio of properties, or just renting out one or two properties for a little extra income, we've got it covered.

## 10 properties or less?

Paymentshield can provide quality Buildings & Contents insurance for clients with 10 properties or less but who still want to ensure their investment is protected.

- ✓ No claims bonus up to 30%
- ✓ Premium payable by monthly Direct Debit with no cancellation charges
- ✓ No minimum tenancy period

Paymentshield Landlord insurance is underwritten by Royal & Sun Alliance plc.

## More than 10 properties?

If your client has more than 10 properties in their portfolio, our sister company Towergate Home & Protect could help save them money on their Buildings & Contents Insurance.

- ✓ Price beater facility available on portfolios
- ✓ Online quotations from a panel of insurers
- ✓ Optional rent guarantee and legal expenses cover
- ✓ Premium flex functionality to help secure the sale

Towergate Home & Protects Landlords insurance is underwritten by a panel of insurers including Equity Red Star, Towergate Underwriting Let Property and a consortium of leading insurers.



# See how we compare...

The following table compares some selected features of Paymentsshield's and Towergate Home & Protect's Landlords Insurance with those of our leading competitors. Full policy terms and conditions available on request.

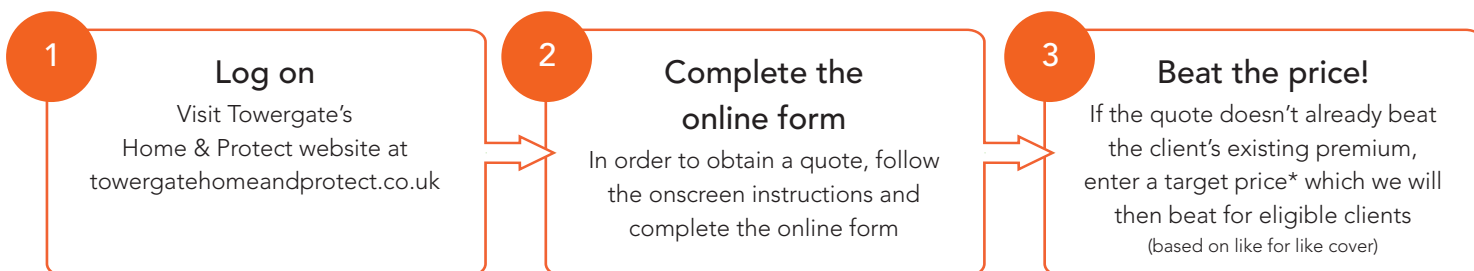
**Note:** Products listed will have different features and cover levels which may vary greatly. Please refer to provider for full details of cover.

	Paymentsshield Landlords Buildings & Contents	Towergate Home & Protect Let Property	Halifax Buy to Let Property Insurance Standard	Legal & General Buy to Let Property Insurance (Standard) BROKER	Uinsure Residential Buy to Let
Cooling off period	30 days full return of premium	14 days full return of premium	14 days pro-rata return of premium	14 days pro-rata return of premium	14 days full return of premium
Minimum tenancy period	None	6 months	6 months	6 months	6 months
Lock replacement	Standard	Standard in optional contents insurance	Standard in optional contents insurance	Standard in optional contents insurance	Standard in optional emergency assistance insurance
Theft of keys	£1,000	£500	£750	£750	£0
Unauthorised use of electricity/gas/water	Yes	No	No	No	No
TV or video accidental damage	Optional with accidental damage cover	No	No	No	Optional with accidental damage cover
Contents in outbuildings including garage	Up to contents sum insured	Up to contents sum insured	Max 5% of contents sum insured	Max 5% of contents sum insured	Up to contents sum insured
Contents in the open	£500	£250	£500	£500	£0
Repairs guaranteed	Yes	No	Yes	Yes	No
Unoccupancy period (days)	90	30	40	40	30

Source: 05/05/2011 Defaqto Ltd.

## Don't forget Towergate Home & Protect's Price Beater!

Towergate Home and Protect's 'price beater' facility is available for any Landlords requiring Buy to Let Insurance for property portfolios. Just follow these 3 steps:



You will be provided with all the necessary supporting documentation, including a quote illustration, to enable you to discuss the policy with your client. Towergate Home & Protect's multi let policies are underwritten by a Royal Sun Alliance led consortium of let property insurers. For more information about Price Beater, contact Home & Protect on 0844 892 1520.

\*The current renewal or best alternative price

#### Terms and Conditions

Cover will be matched on contract type & cover levels. To be eligible clients must have been claim free 5 years and all risk criteria must be acceptable at standard terms. When Towergate Home & Protect's standard premium is not competitive with the target price the premium can be discounted to beat the target price by up to 10%. Towergate Home & Protect will not price beat a quote that has already been reduced by an earlier or alternative price beat by Towergate Home & Protect or quotation provided by any other Towergate office. 'Price Beater' applies to insurer premium only and additional policy administration charges and instalment fees apply. All policies are subject to a minimum premium of £105 (including IPT) per property.



Contact Paymentsshield on **08450 615 700** for further information on our Landlords Buildings & Contents Insurance.