



Landlords Buildings
& Contents Insurance.
Cover when you
need it most.



paymentsshield
we've got it covered

Flexible cover tailored to your needs

Paymentsshield's Landlords Buildings & Contents Insurance gives you comprehensive cover as standard and the freedom to choose a policy that's right for you and your properties.

You've invested in your rental property to provide you with long-term financial benefits, so it makes sense to protect your investments by insuring the building and its contents.

In response to the changing requirements of today's landlords, our policy has a wide acceptance criteria and is flexible enough to allow you to tailor the cover to suit your needs.

Cover options

Choose from:

- Buildings only, or
- Buildings and Contents cover combined
- Accidental Damage cover options for both Buildings and Contents

We also cater for a wide range of tenancy arrangements, including:

- Students
- Persons who fund their rent through the Benefits Agency, and
- Multi-occupancy (up to 6 tenants per property)

Comprehensive cover as standard

Paymentsshield Landlords Buildings & Contents insurance provides more cover as standard:

- **Loss of rent** - cover for loss of any rent receivable, including ground rent for up to two years (up to 15% of the Building Sum Insured) if your rental property is made uninhabitable by an insured cause.
- **Locks and keys** - cover for accidental damage to the locks or theft of keys to your rental property up to £1,000.
- **Unauthorised use of services** - cover for unauthorised use of metered electricity, gas or water up to £1,000.
- **Your contents in communal areas** - (up to £5,000) where Contents cover has been selected.

Certain restrictions and exclusions apply to the events and extent of cover in particular when the insured property is unoccupied for more than 90 days. Full details of these restrictions can be found in the policy document.

In addition, you are not covered for theft, malicious damage or vandalism while the occupants are out or asleep if the property has not been secured as set out in the policy.

All claims are subject to an excess. The standard policy excess is £100 but for certain events the excess is higher. For example the excess for subsidence claims is £1,000.

24 hour helplines

Professional assistance when you need it most

Included as standard with our Landlords Buildings & Contents Insurance is access to two 24 hour helplines open 365 days a year. These helpline services are provided by DAS Legal Expenses Insurance Company Ltd, the largest legal expenses insurer in Europe.

Home Emergency

If an emergency, such as a burst pipe or a break-in, threatens the safety of your property you can call the helpline for assistance. The helpline advisor will arrange for a skilled and reliable tradesman, approved by us, to get in touch with you. Although you will need to cover the cost of the work carried out by the tradesman, if the loss or damage is subsequently covered under your Landlords Buildings and Contents policy then you can claim back the amount paid to the tradesman subject to the excess as shown in your Policy Document.

Eurolaw Legal Helpline

Problems with personal legal or tax matters? The Eurolaw Legal Helpline gives you access to a professional legal adviser for confidential and free advice. All you pay for is the phone call.

Why you should choose Paymentshield Landlords Buildings & Contents

- 24 hour helpline for home emergencies and legal advice
- UK based call centres for claims and customer service
- Generous no claims discount on both Buildings and Contents cover (the maximum discount available is 30% based on 5 or more years no claims)
- Straightforward policy limits – Buildings insured up to £300,000, Contents insured up to £40,000 (if rented as furnished) or up to £10,000 (if rented unfurnished)
- Cover continues for up to 90 days between tenancies, allowing you time to remarket your property

Paymentshield We've got it covered

Paymentshield was founded in 1992 and to this day we remain an independent company.

We're one of the UK's largest independent suppliers of mortgage related insurance products to the intermediary sector.

Our Landlords Buildings and Contents Insurance is underwritten by Royal & Sun Alliance Insurance plc, one of the largest insurers in the UK.

How to arrange cover

Full terms and conditions are available upon request. If you have any questions about the cover provided or wish to arrange a policy, please contact your insurance broker.

Broker Details

Alternatively, please contact our Customer Services Team:

Email: enquiries@paymentshield.co.uk

Telephone: 0845 6011 050

Address: Paymentshield, Paymentshield House,
Southport Business Park, Wight Moss Way, Southport
PR8 4HQ