




















INVESTMENT PROPERTY OWNERS INSURANCE

We are pleased to introduce our Investment Property Owners (Landlords) Insurance policy. This has been designed **by** property investors **for** property investors to take account of the specialist requirements of not only rental properties but also properties undergoing refurbishment or on the market for sale – most landlords policies do not cover you for these eventualities. We offer all these benefits:-






-  Accidental damage cover included as standard
-  Cover for malicious damage by tenants included as standard
-  Loss of rent up to 20% of the buildings sum insured, following damage by an insured peril
-  Nil excess on claims involving fire, lightning, aircraft, explosion and riot
-  Only £50.00 excess applicable to accidental damage, malicious damage, flood, storm, impact, escape of water or oil claims
-  Property owner's liability limit of indemnity - £5,000,000
-  Contingent Employers' liability limit of indemnity - £10,000,000
-  Automatic 35% 'Day-One' uplift for inflation and underinsurance provision
-  Limited perils cover (fire, explosion, aircraft, lightning) provided on unoccupied properties e.g. on market for sale, undergoing refurbishment or long term voids
-  In-house authority to deal with material damage claims up to £5,000 meaning claims are dealt with swiftly and effectively
-  Changes can be made by phone or email and are underwritten in-house meaning changes are actioned and documentation issued immediately
-  The option for monthly payments for a small additional premium

The price is very competitive:-

-  Professional occupied properties (including HMO's) - 0.11%
-  Student/Housing Benefit occupied properties - 0.196%
-  All unoccupied properties - 0.275%
-  Large portfolios may attract additional discounts
-  All prices plus 5% Insurance Premium Tax

Prices calculated from the reinstatement value. Reinstatement values can be significantly lower or higher than the open market valuation of your property; you can obtain this information from your survey or ask your lender.

Additional Cover Options:-

-  Full perils cover can be provided on unoccupied properties on request
-  Terrorism cover can be added from 0.0103%.
-  Landlords contents can be added at a rate of 0.236%
-  Legal expenses cover can be provided for an additional premium
-  10 monthly instalments available for a 4.2% premium

Call 024 7617 0096 or go to www.keys-mortgages.com

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These prices are standard quoted premiums and assume the property is of standard construction and that there have been no claims in the last 5 years.