

Landlords Insurance Cover Guide

The majority of householders around the nation own their homes. Many also own another home that they either rent to a tenant or use as a holiday home.

It is not unusual to insure all of the properties with the same insurer – often meaning that they have a “home” insurance policy, whereas a specialist “landlord’s” or “holiday home” policy would give a wider cover for a similar or lower premium.

Versatile Insurance – in common nowadays with many other insurers – have a “click and buy” website for residential let properties. However, not only do we boast of quoting some of the lowest premiums available from a range of leading insurers, we also now include **free cover for malicious damage to the building by tenants**.

When thinking about insuring a residential property which is let to tenants, consider the following:-

- Is it a specialist policy for landlords?
- Does it include subsidence cover at no extra cost?
- Does it include malicious damage cover by tenants to the building at no extra cost?
- Can you tailor the excess to suit your budget (higher excesses mean a lower premium!)
- Are you able to compare premiums between different leading insurers
- Can the website offer quotes at any time of day or night
- Can you insure individual flats, as well as houses, bungalows, cottages and blocks of flats?

With Versatile Insurance, we can safely answer “yes” to all of the above, assuming there are no adverse features to the risk. If there is anything unusual about your property, rest assured that our very experienced team will almost certainly find a solution for you – just telephone us during normal office hours.

We can insure empty properties, non-standard construction (such as cob), refurbishments, holiday homes, barn conversions, commercial, blocks of flats or just property owners liability on it’s own (useful for plots of land and fields).

Whatever your requirements, it is quite clear that rather than place all of your property insurance with a house insurer, it is far better to deal with a specialist insurer with helpful and friendly staff well versed with dealing with all types of buildings insurance.

Versatile Insurance specialises in insurance schemes for property owners, property developers and property investors. Operating in Great Britain and Northern Ireland, Versatile Insurance has built up an unrivalled range of contacts within the property industry enabling us to offer fast and competitive quotes including property owners liability insurance, legal expenses and rent guarantee. Our highly experienced and friendly team are here to help and advise.