



## Protect your investment

with Firth and Scott (Insurance Brokers) Ltd  
Chartered Insurance Brokers

Insurance for landlords can be notoriously tricky. It's not just about protecting bricks and mortar, you also need to consider your liability – both as a property owner and employer – and the risks your tenants (or any gaps in tenancy) present. Unoccupied property often falls outside standard policies, while malicious or criminal activity by your tenants could also leave you unprotected.

To help ease the pressure on our landlords we have put this leaflet together, in conjunction with our preferred broker, Firth and Scott, which outlines the importance of different types of insurance cover and details how Firth and Scott can help.

For further information or a free, no obligation quote, please contact Nicola Jones at Firth & Scott on 0115 8400 329 or Samantha Scothern on 0115 8400 319, alternatively please email [nicolajones@firhandscott.co.uk](mailto:nicolajones@firhandscott.co.uk) or [samanthascothern@firhandscott.co.uk](mailto:samanthascothern@firhandscott.co.uk)



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## Introducing Firth & Scott (Insurance Brokers) Ltd

Based in Sherwood, Nottingham, Firth & Scott is a Chartered Insurance Broker specialising in property insurance. Working with leading insurers, they have developed a specialist Property Owner Package Policy, suitable for single or multiple properties.

To make payment more convenient, Firth & Scott can offer an instalment facility and if you should need to make a claim, Firth & Scott will be on hand to advise and assist you in achieving a swift and fair settlement.

## What does Firth & Scott's Property Owner Package Policy offer?

The Package offers extensive cover including the following key features:

- **Malicious damage caused by tenants** included as standard  
**Why is this important?** While many assume this cover is standard in landlord's policies, sadly it isn't. Without it you aren't covered for any deliberate damage your tenant causes to your property. Without this cover, you would need to sue your tenant to recover any losses but this can be near-impossible if they have few assets or 'disappear'.
- **Damage caused by criminal activity** is not excluded  
**Why is this important?** With increasing reports of rental properties being used as cannabis farms, it's reassuring that if this should happen to you, you will be covered. Damage caused by criminal activity is often extensive, in the case of cannabis farms it has included walls knocked down, holes knocked in ceilings and extensive water damage.
- **Accidental damage** included as standard  
**Why is this important?** Fairly self explanatory – accidents happen, particularly if you undertake DIY on your property.
- **Generous unoccupancy clauses** included as standard  
**Why is this important?** However good your agent, there may be periods when your property is untenanted. Many insurance policies have restrictive clauses which mean your property can quickly become uninsured. The Firth & Scott Package will provide **full** cover for 45 days, after that time, **full** cover is still provided subject to (non-onerous) terms and weekly inspections.
- **£5,000 landlord's contents** included as standard  
**Why is this important?** This covers any fixtures or fittings you may have in the property, for example if your property is let part-furnished or has communal areas.
- **Loss of rent cover (up to 30% of your property's rebuild cost for up to 36 months)** included as standard  
**Why is this important?** If your property is damaged, it may be uninhabitable while repairs are made. This policy feature will cover you for lost rental income (subject to insurable perils), which can be a lifesaver, particularly if you rely on rent to make your mortgage payments.

- **£5m Property Liability** included as standard

**Why is this important?** Property Owners Liability covers your legal liability for injury to third parties or their property. In other words, if a tile falls off your roof and hits a passer by, or a visitor trips on an uneven step, you're covered. This cover is well worth having as legal actions are becoming increasingly common and settlements are often costly.

- **Employer's Liability** included as standard

**Why is this important?** This is a legal requirement if you employ someone such as a gardener or caretaker. It provides cover for damages, legal costs and expenses for which you are liable in respect of bodily injury or disease to employees.

- **Landlords' Legal solutions** included as standard.

**Why is this important?** This cover helps to remove the significant financial burden that often accompanies a legal dispute. This cover protects you in a number of situations, giving assistance to evict squatters, help to recover unpaid rent and defence of prosecutions brought against you.

- **Legal indemnities cover** included as standard

**Why is this important?** This provides cover if previously unknown legal clauses affecting your property come to light eg if you are responsible for maintaining a local right of access.

- **Property Emergency Insurance** available as standard.

**Why is this important?** This cover offers you added protection in case of a domestic failure. As well putting you in touch with a qualified tradesperson 365 days a year 24 hours a day, this cover will also meet the costs associated with this, up to two hours labour and £100 of parts and materials.

- **Unlimited use of 24 hour legal and tax advice helpline** included as standard

**Why is this important?** In the event of a legal or tax problem it is important that you get advice from a qualified specialist as quickly as possible. For the cost of a local call, this service allows you to do just that. Phoning the helpline does not constitute reporting a claim.

- **Loss recovery insurance**

**Why is this important?** Available as an extra cover, this will give you access to an independent loss adjuster in the case of material damage and loss of income claims over £5,000. The loss adjuster will work on your behalf, rather than the insurers, making sure your claim is properly presented and you receive a fair and prompt settlement. Our experience of using this additional service has been second- to -none and we highly recommend it.

