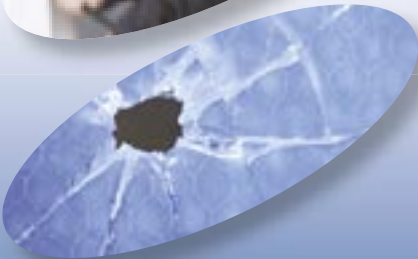


Specialist Landlord Building & Contents Insurance

As a landlord, the smart move would be to insure your property investment.
But your household policy should be adequate, right?

WRONG!



Does your insurance policy cover

- **Malicious damage by tenants?**
- **Loss of rent cover?**
- **Landlord Liability Cover to third parties? (Tenants and their guests)**
- **Vacant property cover?**
- **Contingency cover for invalidation of the Policy by the tenant?**

Standard "household" insurance policies often exclude the key letting features covered here..... or worse..... letting may invalidate your insurance policy!

Don't put yourself and your investment at risk!

Available **exclusively** through the Leaders Group of Companies

Are you fully covered?

Many landlords unwittingly insure their tenanted properties under a standard Household Policy which may well exclude claims resulting from the tenant's activities or worse provide no cover at all in the event of a claim.

Don't run the risk

Hepburn's bespoke Landlord Buildings and Contents Insurance includes many features specific to the residential lettings industry and tenanted properties.

Comprehensive Building Insurance

- Standard rebuild and repair to your building in the event of:
 - Fire
 - Explosions
 - Falling trees
 - Floods
 - Lightning
 - Collisions and Impact
 - Subsidence
 - Oil or water leakage
- Inflation provision of 25% from day one of cover increased cost of repair
- Loss of rent receivable and/or alternative accommodation
- Property owners and Employers' Liability

Full Contents Insurance

- Cover for all contents on new for old basis for loss or damage caused by fire, lightning, explosion and theft
- Replacement of locks following theft of keys from premises
- All landlord's contents within common areas covered

Unfurnished Properties

As a minimum requirement in lettings, unfurnished properties still contain expensive items such as white goods, curtains and carpets. Hepburns can provide limited contents insurance cover for your unfurnished property. There is no need for a quote, simply choose your cover amount required along with the specified premium in the application form.

Unoccupied Properties

There may be periods when the insured property is unoccupied, for instance between tenancies. Many Standard Household policies exclude cover whilst the property is unoccupied.

- There is no restriction on your cover for up to 90 days
- Please advise us if the property remains unoccupied for more than 90 days

Specialist Landlord Insurance

The following features are not covered by standard household Insurance Policies. Hepburns is different. We offer bespoke insurance specifically for landlords.

The Policy provides:

- **Cover for malicious and accidental damage by tenants**
- **An important loss of rent cover**
- **Landlord liability cover to third parties including tenants and their guests**
- **Contingency cover for invalidation of the Policy by the tenant**

You're safe with us!

We only negotiate and place insurance with Standard & Poor's 'A' rated insurers.

Your Tenancy Agreement

Hepburns Insurance Policies are designed for properties let on a Written Shorthold Tenancy or Company Tenancy. If you are in any doubt about your tenancy agreement you must advise us accordingly as further conditions may apply.

Providing an acceptable Tenancy Agreement is in force we accept all tenants, including students, housing benefit, housing associations, house sharing / multiple occupancy and bedsits.



All premiums are subject to a 6% Insurance Premium Tax

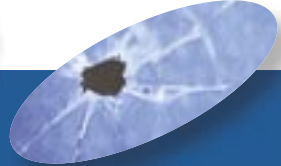
Specialist Landlord Building & Contents Insurance

How to arrange cover?

Hepburns is able to offer very competitive premium terms for landlords with one property or those investor landlords with a large portfolio because the insurance is placed through a professional specialist letting agent.

Not only does our price compare favourably with a standard Household Policy, you will receive comprehensive insurance specifically designed for properties in the residential lettings market.

Our bespoke policies are available to first time landlords or established landlords with extensive property portfolios. We are confident that we can save you money and improve on the cover you currently have.



Arranging your individual quote is simple

- **Call the Hepburns Quoteline 01534 515151**
- **Contact Hepburns:**
POST: Hepburns Insurance, PO BOX 732, 6-7 Mulcaster Street, St. Helier, Jersey, JE4 0QJ
FAX: 01534 515152
EMAIL: hisl@hepburnsinsurance.com
- **Complete this simple 5 step application form attached and return it in the envelope provided**

THE FINANCIAL SERVICES AUTHORITY (FSA)
The FSA is the independent watchdog that regulates financial services.
HEPBURNS INSURANCE SERVICES LIMITED
is authorised and regulated by the FSA.
Our FSA Register number is 313541

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