



Property owners' insurance

Specialist insurance for property professionals



Property owners insurance specialists

We have over 25 years’ experience in the let property market and as part of Howden, the world's largest privately owned insurance broking group, have access to some of the UK’s market leading insurers. Whether you’re a student, residential or commercial landlord, we can tailor landlord insurance to suit your business.



Our expertise and experience within property owners' insurance means we can cover a diverse range of risks and respond efficiently to any changes in your circumstances. Our strong relationships enable us to provide an excellent service and deliver value for money.

Service is key throughout your journey with us and with that comes a dedicated account manager who will work with you to ensure all your cover needs are fulfilled. On top of this, you will also be assigned a renewal handler who will assist you during the renewal process and any changes you may have during the year.

“CS Block Management use Endsleigh for their clients' insurance requirements and have never been disappointed, Endsleigh always provides us with the right insurance policy at a competitive premium and their account management is fantastic, always keeping us informed. We enjoy a great partnership which gives us peace of mind and allows us to concentrate on our day to day business.”

CS Block Management



Student landlord - key features

We are experts within the property market and are recognised as the No. 1 student insurance provider in the UK. We provide the following covers as part of our student landlord insurance policy to ensure you're protected against the additional challenges that come hand in hand with letting properties to students.


4* Defaqto rated cover

High quality and reliable insurance cover that reflects both our heritage within the student sector and our expertise in the rental property sector.


Property owners' liability cover


Up to £5 million cover for any costs or damages as a result of an accident on or related to your property.

120 days
extended unoccupancy cover

Exclusive for landlords with student tenants. Receive extended cover for your rented property if it's unoccupied for up to 120 days while your student tenants are home for the holidays.


Loss of rent and temporary accommodation

If the property is damaged or uninhabitable due to an insured event, such as a fire or flood, our student landlord insurance will cover the loss of rent and provide any necessary temporary accommodation for tenants.


Theft, malicious damage or vandalism by tenants

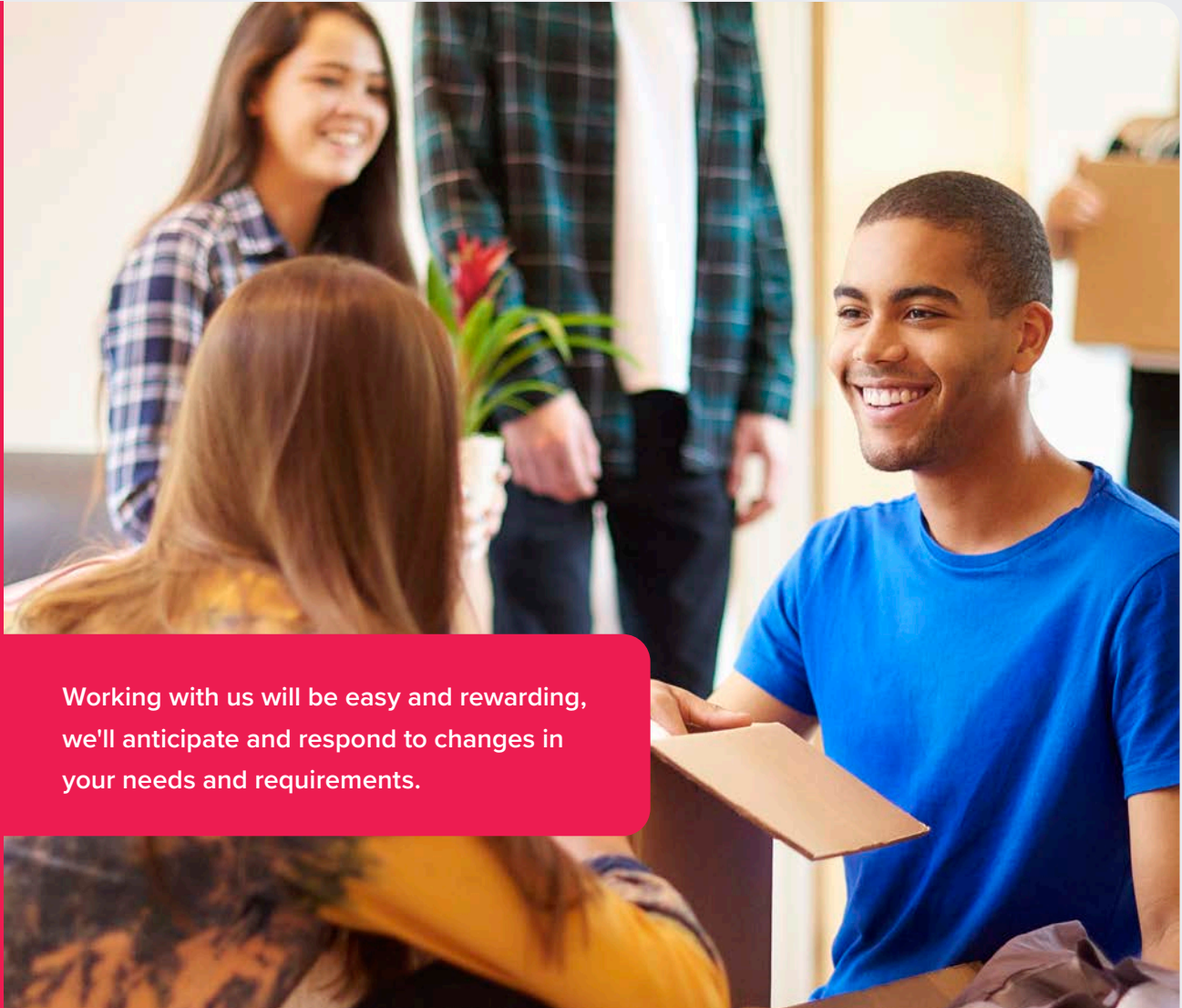
If you're concerned that your new tenants might damage the property, our student landlord insurance automatically includes up to £25,000 for malicious damage by tenants.


Replacement locks if a tenant's keys are stolen

Door locks will be replaced if your tenants' keys are stolen, ensuring the safety of your property and belongings.

"Last year we had a major incident where more than 300 students were affected at different levels by a flood and a power cut in one of our Unite Student properties. It was a very challenging episode for staff members, and heart breaking for those customers who, not only had to be relocated temporarily, but also saw their personal belongings destroyed. It was a huge relief to have Endsleigh Insurance as our partners."

Rocio Garrido Jimenez
Service & Sales Supervisor - Unite



Working with us will be easy and rewarding, we'll anticipate and respond to changes in your needs and requirements.

Property portfolio - key features



Our expert UK based property team will ensure your properties are covered under one policy, cutting down on your paperwork with just one annual renewal date. Our landlord portfolio insurance can provide:

- Accidental and malicious damage**
Cover for a wide range of tenants, including students, housing association tenants, HMO's and local-authority lets against accidental and malicious damage, including theft.
- Pet damage**
Our NIG policy includes cover for pet damage to your buildings or contents as standard. Speak to one of our consultants for more information about our Lets with Pets scheme, exclusive to Endsleigh Insurance.
- Property owners' liability**
Up to 20 million property owners' liability/ public liability, subject to a policy excess specified within the policy documents.
- Loss of rent and alternative accommodation**
Loss of rent and alternative accommodation costs are available (following a claim for an insured event) to give you and/or your tenants financial protection should the worst happen.
- Terrorism**
Terrorism insurance is available to cover losses to property and liabilities that might occur due to terrorist activities.
- Management liability**
Cover available to protect a company and its directors and officers should they face a legal claim or investigation.

£5,000

Contents insurance

£5,000 contents cover per property, subject to a policy excess specified within the policy documents.

120 days

Up to 120 days unoccupancy

Cover for up to 120 consecutive days during which the property is unoccupied. Additional conditions apply after 30 days.



Block of flats - key features

Blocks of flats come in different shapes and sizes, just like the risks they bring. Whether you're the freeholder, leaseholder or a management company, we'll help you find insurance shaped around your needs.

We'll work with a specialist panel of insurers to find the right policy at the right price for your block of flats buildings insurance in order to keep you protected. We can also cover multiple properties under one policy, saving you hassle on paperwork and ensuring one point of contact should you need to adjust your cover.



Landlord buildings and contents insurance

We can provide comprehensive buildings and contents cover for your block of flats, including cover for theft, accidental and malicious damage.

Alternative accommodation

Loss of rent and alternative accommodation costs are available (following a claim for an insured event) to give you and/or your tenants financial protection should the worst happen.

Up to 120 days unoccupancy

Cover for up to 120 consecutive days while the property is unoccupied. Full perils cover is available for blocks of flats that are up to 25% unoccupied, at no extra cost, through Ageas.

Pet damage

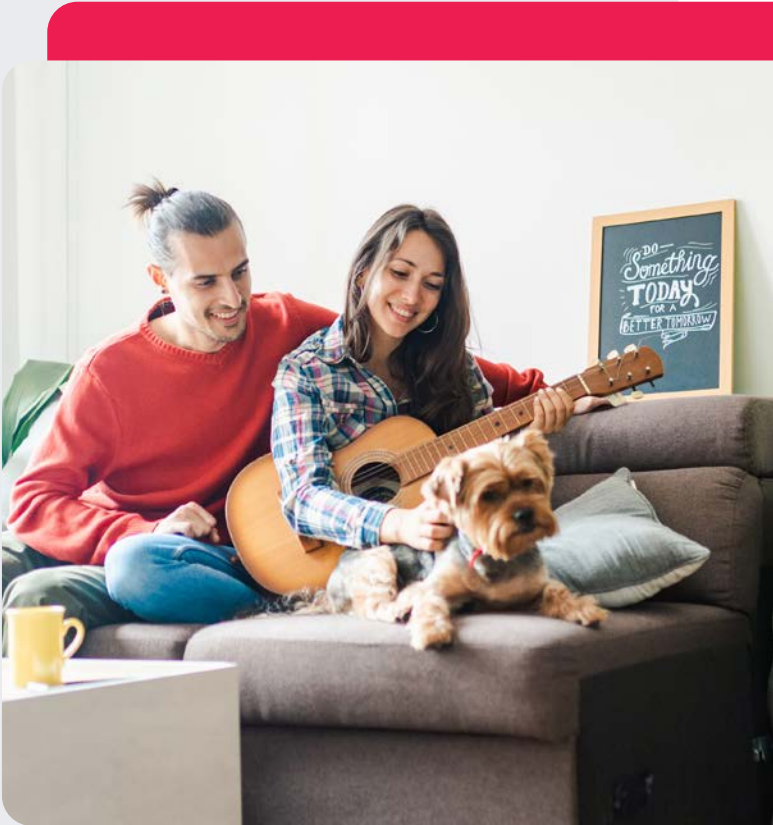
We work with commercial insurance specialists NIG to provide our Lets with Pets scheme, which covers pet damage to your buildings and contents as standard.

Management liability

Cover to protect a company and its directors and officers should they face a legal claim or investigation.

Terrorism

Cover losses to property and liabilities that might occur due to terrorist activities.



Insurance for your business

Successfully managing commercial risks will help support the operational management of your organisation.



Combined liability insurance

Our combined liability cover for property managers and agents:

- Employer’s liability
- Public/product liability (including crisis costs and expenses)
- Legal defence costs
- Professional indemnity
- Emergency assistance
- Directors and officers cover

Business protection

We can provide a number of business protection solutions, including:

- Business loan protection
- Shareholder protection
- Key person cover
- Relevant life cover



Cyber insurance

Our cyber insurance cover includes:

- First party coverage for cyber extortion
- Data recovery costs
- Business interruption resulting from security breaches and system failures
- Contingent business interruption (incidents occurring at your vendors and suppliers)
- eCrime coverage






For more information contact us on 0333 234 0039

More reasons to partner with Endsleigh



You will receive an efficient and straightforward customer experience that is tailored to your insurance needs.

Our customer promises are:

-  Understanding your insurance needs; we are specialists with deep sector and insurance knowledge.
-  Being here when you need it most; we match our service to your preference, be that face-to-face, by phone, or email.
-  Helping you navigate your insurance: we communicate simply, clearly, concisely, and on time.



As our partner we promise:

-  **One working day promise**
We'll deal with urgent queries including immediate cover requests, new claims notifications and information requests on liability claims.
-  **Five working days promise**
We'll deal with non-urgent queries, where an activity or risk is not changing immediately such as document provision, claims updates and forthcoming cover requests.

Account management and development

Few things stand still in any business – so we commit to regularly review, revise and develop your insurance solution to ensure you stay fully protected and have fit-for-purpose insurance at all times.

- **Ad-hoc and routine visits** – we're happy to visit and meet with you as required during your insured period with us.
- **Annual review** – your Endsleigh account manager will review your cover with planned changes as required.



A more sustainable approach

Our policies are simple to implement, reducing the administration burden.



Sustainable premiums

We are committed to providing affordable, sustainable premiums, designed for the long term. Each year, 98% of our accommodation partners choose to renew with us.

Our UK-based claims service

Our dedicated claims team will deal directly with tenants, minimising your involvement and saving you time.

Clear communication support

We will work with you to ensure you are fully informed of the policy cover, through a range of digital and printed materials.

Bespoke insurance content

Landlord insurance can be tailored around your business, whether you manage a single property or an entire portfolio.



Get in touch

call us on **0333 234 0039** or email us at
propertyowners@endsleigh.co.uk



Part of **HOWDEN**