

Tenant protection

Tenant liability insurance

You have saved hard for your deposit, and will need that money at the end of your tenancy. Your tenancy agreement makes you legally responsible for any damages caused to your landlord's contents, fixtures and fittings.

Typical claims include:

- Accidental damage to carpets – iron and hair straightener burns, wine, coffee spills, etc
- Breakages to bathroom furniture, kitchen hobs, etc
- Damage to worktops – burns, chips, dents etc.

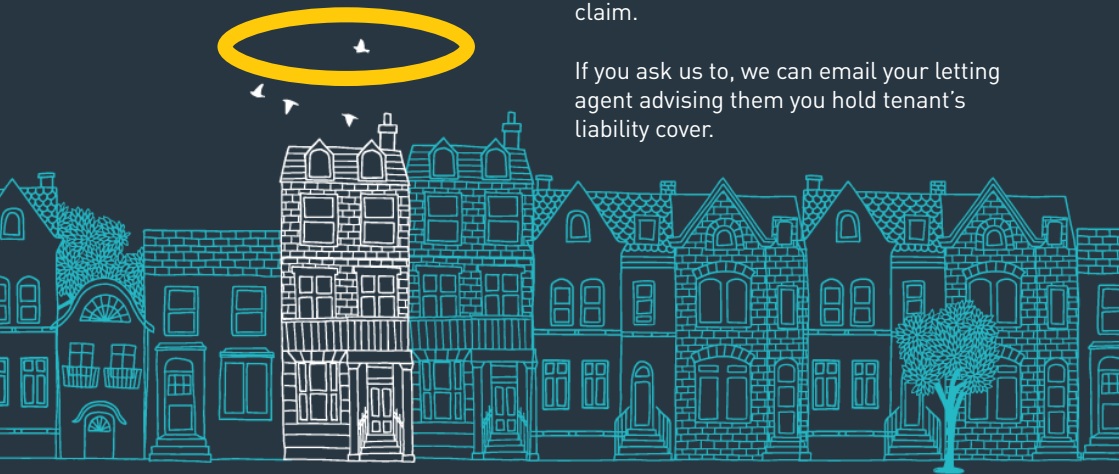
Your tenancy agreement may include a clause requiring you to hold insurance for accidental damage to your landlord's contents, fixtures and fittings.

Our tenant's liability insurance policy provides you with a choice of cover limits for an annual policy:

- £2,500 each and every claim (£49.50 premium) or
- £5,000 each and every claim (£62.50 premium).

These premiums are for 12 months/per annum. Policy excess: £100 each and every claim.

If you ask us to, we can email your letting agent advising them you hold tenant's liability cover.



Cover for your own contents

Even if you are renting a furnished property, you will have contents of your own, including personal possessions which are items you will take away from the home (mobile phones, laptops, tablets, camera equipment, jewellery, etc.)

There is no legal requirement for you to hold insurance for your own contents, however could you afford to replace your belongings in the event of a claim?

Claim examples:

- Damage caused to sofa and other contents by water damage from washing machine leak in flat above. Claim value £4,500
- Mobile phone stolen. Claim value £799
- Tenant spills coffee onto their new laptop, also staining the landlord's carpet. Claim value £1,649 for laptop and £475 for the carpet (£2,124.00 total claim value).

Individual quotations

Our team of home insurance experts will provide you with the best quotation from a panel of insurers to suit your individual requirements. We can include tenant's liability within your cover if required.

Key Cover – £14.99*

Cover for keys attached to our fob with no limit on the number of claims up to a limit of £1,500 in any one insurance year.

The policy provides assistance to you in the event of your keys being lost, stolen or damaged. There is a 24/7 helpline to assist you in the event of a claim.

Income protection

How would you continue to pay your rent if you were unable to work because of illness or injury?

73% of tenants were reported not to have a plan in place if they became too ill to work for three months or more.

Source: Survey of 2009 UK Adults, YouGov, Feb 2016.

Income protection gives a monthly income to help you with your bills if you are unable to work due to illness or injury.

Please contact our tenant's team on **01799 588133** or email them at hello@perfectforlettings.co.uk for a quote, and to discuss your individual requirements.

As part of Saffron Insurance we can also arrange insurances for:

- Home – buildings and contents
- Motor – including commercial vehicles
- Motor breakdown
- Travel – personal and business
- Pets and livestock
- Life and income protection
- Business insurance
- Personal and commercial legal expenses.

Terms and conditions apply to all policies placed, and excesses may apply. Full details will be provided with your quotation. *Available only when you purchase another policy as an additional cover. Perfect for Lettings is a trading style of Saffron Insurance Services Ltd. Saffron Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority. Registered office: 22 High Street, Saffron Walden, Essex CB10 1AX

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