



Is your property really protected?

Property, in most cases, is the highest value asset that you will own; therefore the protection of that investment should not be overlooked.



Most landlords accept that when they let a property they will see some wear and tear, but to guard against more costly damage they assume that a security deposit gives them the protection that they need.

However, if a property is damaged by a water leak, this falls into the realms of buildings insurance and thus becomes the responsibility of the landlord. But, not all insurances are created equal – in fact the typical policy required for a standard home owner doesn't give the correct level of cover and protection for a Landlord. Sadly even some of the

'Landlord Insurances' still have short comings which you may not become aware of until you need to make a claim.

For example, many policies will only cover you for water damage whilst the property is occupied, and the small print could determine that any period where the property is empty for more than 5 days – including a tenant's holiday – falls outside of this cover. If you have a void period it is easy to ensure that certain precautions are taken, such as turning off the water at the mains, but is it reasonable to expect a tenant to do the same if

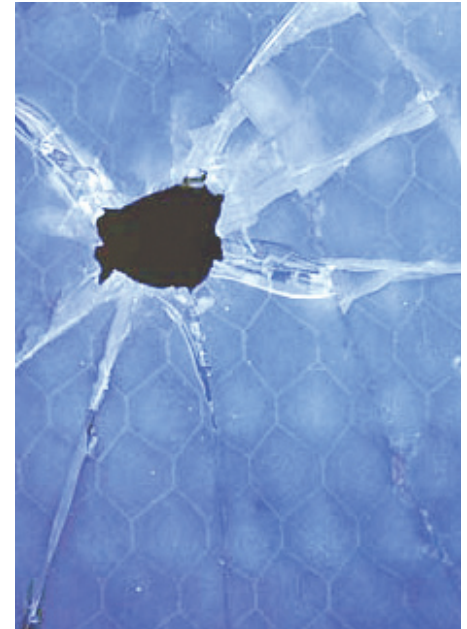
they simply go on holiday for a week?

Sadly there have been many cases settled in favour of the insurer where exactly this has happened, costing the landlord not only the entire repair bill, but also a lack of rent whilst the property was un-inhabitable.

Comprehensive Landlord insurance can offer you even more peace of mind, by covering accidental damage by the tenant and loss of rent in relation to an insured peril; So in the case of the water leak above, the right level of insurance would not only cover the damage from the leak but also pay your lost rental income whilst the tenant is unable to occupy the property.

The risks facing landlords has led to the emergence of specialist insurers who understand what insurance cover is required and the significant exclusions and conditions applied to each contract. Right now, you could be paying a premium for a policy that does not provide you with the correct cover so it is important you arrange for a buy-to-let insurance policy and seek advice from a specialist insurer. Not least of all make sure that you read the small print to ensure there are no unreasonable caveats to what is covered.

The right insurance needn't break the bank either: JSM Property, in partnership with Hepburns Insurance Services Ltd, have designed a specialist landlord policy which will provide you with all the cover you need for your rental property.



It is exclusively available to JSM landlords and best of all Hepburns will currently beat the price of your like for like renewal policy

giving you the protection for your most valuable asset at the best price.

Arranging a quote is simple:

- **Call the Hepburn Quote line Tel: 01534 515 151**
- **Email Hepburn: Hisl@hepburnsinsurance.com**
- **Download an information leaflet and application form from our website at: www.jsmproperty.com/insurance**



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