

Home Insurance

Home insurance is a type of insurance product that protects your property and your belongings, often referred to as either Buildings insurance or Contents insurance.

Buildings Insurance covers the cost of repairing damage to the structure of your property. This includes the walls, windows and roof as well as permanent fixtures and fittings such as baths, toilets and fitted kitchens. As a rule, Buildings insurance covers the cost of rebuilding your house from the ground up.

This type of insurance is usually compulsory if you have a mortgage and could save you a fortune if something damages your home, like a fire or flood. Without Buildings insurance, you would need to foot the bill for the rebuild of your home and pay your mortgage at the same time.

Contents Insurance on the other hand, covers the cost of replacing your belongings in your home if they are damaged, destroyed or stolen. Generally, your 'contents' are defined as the items that you would take with you if you moved home - so your clothes, furniture, fridge and television!

Landlord Insurance

Protect your property investments with a range of fully comprehensive insurance policies.

About Let Property (Landlords) Insurance

What is it?

Let Property Insurance – often referred to as Landlords Insurance – is building and contents insurance designed specifically for landlords renting out a property.

Apart from the usual covers (fire, flood, etc) it provides additional protection against loss of rental income in the case that the property is uninhabitable.

If a property is being rented out, then this type of insurance is essential as standard buildings and contents policies become invalid.

Additional benefits such as accidental damage, legal expenses and emergency breakdown can also be added.

Tenant Contents Insurance

Whether you're renting your first home or you're a seasoned tenant, making sure you have adequate Tenants' Insurance is an essential part of the rental process.

About Tenants Contents Insurance

What is it?

Tenants Contents insurance provides adequate cover if you accidentally damage your landlord's property. You could also be personally responsible for paying the repairs to items such as furniture, fixtures and fittings, should an accident happen.

Contents insurance gives you peace of mind that, should your personal possessions be damaged, lost or stolen, you'll be able to cover the cost of repairing or replacing them.

For a competitive quotation for either Landlords or Tenants insurance please contact our preferred partner, Asset Harbour, and mention Luff and Wilkin:

Office: 01276 986333

Email: sales@assetharbour.com

Website www.assetharbour.com