

WE ARE RGA UNDERWRITING RESIDENTIAL LANDLORDS INSURANCE



OVERVIEW RGA Underwriting understands the challenges brokers face in today's market, with the age of internet and the increasing commoditisation of insurance products. For this reason we are committed to supporting brokers by giving them access to competitive products with the widest possible underwriting footprint that cannot be accessed through aggregator sites.

We work with a panel of 'A rated' insurers to provide a range of Standard and Non Standard products, including unusual

construction types and impaired individual circumstances, specifically designed for the Buy-to-Let and professional landlord market.

The vast majority of risks can be immediately placed through the RGA quote and buy platform, however for those that cannot or when it is necessary to go off scheme, we have a team of underwriters who are available to help.

For bespoke underwriting please call RGA Customer Service on **0333 000 0173**

MAIN FEATURES

- All major perils
- Most non standard wall and roof constructions, excluding thatched
- Up to 100% flat roof
- Adverse claims experience
- Previous criminal convictions, bankruptcies, CCJs and IVAs
- Previous insurer declines, cancellations or avoidance
- Accidental Damage to buildings and contents (optional)
- Malicious Damage by Tenants (optional)
- Variable excesses

COVER SUMMARY

- Buildings up to £2,500,000
- Landlords contents up to £100,000
- Legal Liability to the public - £2,000,000
- Legal Liability to domestic staff - £5,000,000
- Loss of Rent/Alternative Accommodation - 30% of buildings sum insured
- Tracing water or oil leaks - £5,000
- Theft by Tenants - £5,000 (optional)
- Emergency access - £1,000
- Loss of oil or metered water - £5,000
- Landlords contents in the open - £250
- Landlords gardening equipment - £1,000
- Replacement locks and keys - £500

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Property types	Occupancy types
Listed Buildings	Professional Lets
Buildings from 1600	Retired Occupants
Single Dwellings, Flats & Maisonettes	Students
Holiday Homes	Multiple Tenants
Holiday Lets	Private Residential
Unoccupied Properties	Local Authority Referrals (Individuals, Couples & Families)
Self-Contained Flats	Local Authority Referrals (3-5 individuals sharing)
Bedsits	Asylum Seekers
HMOs	
Properties Undergoing Renovation	

RESIDENTIAL LANDLORDS INSURANCE



TERRITORIES For properties situated in England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands

UNDERWRITERS Ageas, Brit, XL Catlin, LV=, Novae, NIG and Zurich, under facilities managed by RGA Underwriting Ltd

RISK TRANSFER Yes, full cascading risk transfer to broker

PAYMENT OPTIONS. Broker statement

APPLICATION Through RGA platform, shortly available through major software houses

ADD-ONS Family Legal Expenses up to £50,000 per claim and Home Emergency Cover

This is a high level summary of cover available under schemes administered by RGA and underwritten by various company markets and certain underwriters at Lloyd's.

The summary does not include the full benefits, limits and exclusions of the various schemes. Full terms and conditions can be found in the individual policy wordings, copies of which are available upon request.