

Residential Landlord Protection



Cover Level	Landlord Legal Expenses Only	Landlord Legal Expenses + Rent Guarantee	Landlord Legal Expenses, Rent Guarantee + Home Emergency Plus	Landlords Home Emergency Plus Only
Annual Premium:	£50	£195	£310	£140
LEGAL FEES Up to £100,000 protection for legal costs and expenses in connection with: <ul style="list-style-type: none"> Rent Recovery Tenant Eviction Tenant Property Damage Legal Defence Property & Squatter Protection Court Attendance Tax Protection 				
12 MONTH RENT Guarantee: Up to £2,000 of Rent arrears per month due from the tenant under the tenancy agreement where the insured has notified and is pursuing a claim under the Tenant Eviction	✓	✓	✓	✗
HOME EMERGENCY: Up to £1,000 costs per incident for a contractor to carry out emergency repairs in the event of Burst pipes or sudden leakage, Failure of your domestic water mains supply, electricity, blockage or breaking or flooding of drains or sewers, or failure of your domestic hot water heating, Total failure and/or breakdown of your primary heating system, Inoperable toilet (where there is no other toilet in the property), Your property being made insecure as a result of damage to the property's external locks, doors or windows, Failure of your property's roofing, down-piping or guttering or an infestation of pest(s). If boiler is beyond economical repair a contribution will be made towards replacement.	✗	✗	✓	✓
Table key	✓	Cover included (subject to policy limit and excesses)		
	✗	Not available for this level of cover		

Significant Exclusions:

- Reasonable Prospects: There must be more than a 50% chance of recovering damages, defending a claim or prosecution or obtaining a legal remedy.
- There is a requirement to undertake Pre-Tenancy Checks and Affordability Tests for Legal Expenses and Rent Guarantee.
- Pre-existing problems or circumstances known to you at the time you purchased the insurance.
- Any costs incurred where you have not notified us and obtained our prior authorisation.
- Any boiler that is over 15 years or over or over 238,000 btu net input (70 kilowatt).
- Boilers must be serviced annually as per manufacturer's recommendations.
- You are responsible for paying: -
 - a) £25 for Landlords Home Emergency.
 - b) For RENT PROTECTION the first £500 or one month's rent.

The above provides a brief summary of the cover afforded. For full details of the policy terms and conditions please refer to the policy wording – copy available on request.

Munro-Greenhalgh Residential Landlords Protection Packages are delivered in partnership with BD Elite Ltd. Premiums shown are the annual premium (inclusive of Insurance Premium Tax) for policies inception or renewed after 01 Oct 2025 – No refund of premium will be allowed outside the usual 14 days cooling off period.

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