

Sheffield & District Landlords Association

Atkinson Smith are insurance brokers and risk managers who specialise in providing bespoke solutions for Landlords under our Portfolio brand.

We have created a specific scheme arrangement for SADLA members with RSA Insurance, who are the UK's market leader for Landlords insurance, with one of the widest policy wordings available.

We are committed to providing a local professional option for SADLA members with local claims managers and access to our in house Health & Safety team. You can access our Health & Safety helpline service via email on sadla@proaktive.co.uk

Cover includes: -

- Buildings on a full all risks basis including:
 - Malicious damage by tenants and guests
 - Trace and access cover
 - Loss of metered water
 - Loss of keys
 - Accidental damage to glass and sanitary ware
 - Blanket average (i.e. loss adjusters will look at the whole portfolio before considering underinsurance)
- Loss of rent / Alternative Accommodation:
 - Automatically included on residential properties for 30% of the buildings sum insured
 - No indemnity period
- Property Owners Liability - £5,000,000
- Property Owners Employers Liability - £10,000,000 (where required)
- All types of residential let property and occupancy catered for
- Up to 90 days unoccupancy period without cover restrictions
- Choice of the following rates of premium based on the levels of Policy excess chosen:

Buildings

£250 excess each and every claim increased to £1,000 in respect of subsidence	£1.18 per £1,000
£500 excess each and every claim increased to £1,000 in respect of subsidence	£1.06 per £1,000
£1,000 excess each and every claim	£0.93 per £1,000

- Landlords contents cover available for furnished properties upon request
- All rates exclude insurance premium tax (currently 5%)
- Common renewal date of 31st March

All above rates are subject to: -

- No claims within the last 5 years
- Asylum seekers, unoccupied, owner occupied and commercial properties required referral to Atkinson Smith and acceptance may be subject to amended rating and/or cover
- Minimum buildings sum insured £50,000
- Minimum contents sum insured £5,000
- Minimum premium £100.00 plus insurance premium tax

**For a quotation call Atkinson Smith Ltd on 01302 341344
and ask for Sam Leeder or Samantha Geddes**