

# Property Insurance

**Whether you're a landlord or a property owner, a leaseholder, freeholder or residential management company, Stride works with the major UK insurance providers to arrange buildings cover specially tailored to your needs.**

Our Commercial and Residential Property Owners insurance policies contain a wide range of cover as standard, including:

- All risks, inclusive of subsidence
- Property Owners Liability cover with an indemnity limit of £5,000,000
- Loss of rent (following insured perils)

We can also arrange terrorism cover on most policies.

## **Property Portfolio Underwriting**

As property insurance specialists, we have delegated authorities from some of the leading insurance companies in the market. This gives Stride the ability to arrange individual underwriting schemes for portfolios of commercial and let properties.

Our dedicated account handlers and experienced in-house claims team complete the picture of professional service at competitive rates.

To discuss your property portfolio insurance or to get a quote, call Stride now on **023 9224 8780** or visit **[www.stride.co.uk](http://www.stride.co.uk)**

## Blocks of Flats Insurance

If you own or manage a block of flats, you'll need to consider more than just basic Buildings insurance. You may also need:

- Cover for the contents of common parts
- Cover for the costs of alternative accommodation & loss of rent
- Tenants Contents insurance
- Property Owners Liability insurance
- Employers Liability insurance

**Stride can arrange a bespoke policy for you through leading insurers at a competitive rate.**

## Landlords Legal Expenses & Rent Guarantee Insurance

Stride now offers a 12 month policy which can alleviate the worry involved in renting your property, in the event of failed rent payments or disputes with tenants.

The Landlords Legal Expenses and Rent Guarantee policy provides the following benefits:

- Rent Protection of up to £2,500 a month per Assured Shorthold Tenancy agreement is provided for (up to a maximum of £10,000) should the tenant be unable, or refuses, to pay the rent rightly owed to you.
- Up to £50,000 in Legal Expenses cover for property disputes, repair and renovation disputes, tax protection and health and safety prosecutions.
- A 24/7 Legal Helpline where professionally trained solicitors can provide you with advice and information on how best to deal with any difficult legal issues with your tenants or property.
- Up to £25,000 cover against Legal Expenses incurred in evicting the tenant from the residential property for either non-payment of rent or at the expiry of the Residential Tenancy Agreement.

## Residents Association Directors and Officers Liability Insurance

When residents of a property form an organisation to oversee the running of their building, committee members take on certain legal responsibilities.

It's important for residents who want to take positions of responsibility to know the liabilities they face – especially as these can be unlimited.

To give you peace of mind, Stride can arrange Residents Association Directors and Officers liability insurance with indemnity limits that take into account the cost of defending any allegations and the payment of damages.

## Engineering Inspection and Engineering Insurance

If you have certain equipment in your property, it's a legal requirement that it's inspected regularly. The most common types of equipment that need to be inspected are:

- Passenger or goods lifts
- Pressurised boiler systems

Electrical installations, playground and gym equipment and swimming pool pumps may also need regular inspections.

As well as arranging cover for inspections, we can add insurance for sudden and unforeseen damage.

## Restrictive Covenant Insurance

A Restrictive Covenant is a deed protecting rights over the use of land. For example, a Restrictive Covenant may have been drafted hundreds of years ago saying a plot of land can't be used for development.

In a case like this, a developer might be unable to find the owner of the deed to negotiate its removal. However, the developer doesn't have to give up – instead, they can insure against the risk of someone enforcing the Covenant.

Alternatively, a property owner might discover that he is in breach of a Restrictive Covenant that he didn't know about. Again, he can insure against it being enforced.

**If you need advice or a quote for Restrictive Covenant insurance, just ask the experts – Stride.**

To find out more about Stride's Property Insurance services or to get a quote, talk to one of our experts on **023 9224 8780** or visit **[www.stride.co.uk](http://www.stride.co.uk)**



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