



# LANDLORD COVERAGE

## Building insurance for landlords

Whether you're a commercial landlord or a buy-to-let investor, your property is your most important asset. But that asset faces a range of risks every day. Fire, flood, and countless other potential disasters mean that your property needs protection – and with our specialist cover options, at CHES Special Risk you can get just that. Safeguard your investment today, and get on with enjoying the benefits.

## Need insurance for your furnished rental?

Furniture and fittings in a furnished rental property can run to thousands of dollars, so proper protection is a key priority for most landlords. With CHES Special Risk you can get tailored cover for your assets, buying contents insurance as part of a complete landlord policy that can also include landlord buildings insurance and landlord liability insurance. With us, it's quick, quality cover, minus the hassle.

## Built for landlords – your income protection

If a crisis hits and your tenants had to move out, what would be the cost to you in rent? Loss of rent cover protects you against this risk. The insurance pays out in the event of a claim for loss or damage caused, for example by fire or flood, that means your tenants can no longer stay in the property.

One to remember – loss of rent insurance won't protect you against your tenants simply defaulting on their rent. That's a separate matter.

## Landlord liability insurance

Landlords face a unique set of risks every day – and some of those risks are potentially very expensive. If your property causes injury or damage

to a tenant or visitor, you're likely to be liable. However well prepared you are, accidents do happen – and a single compensation claim can be financially crippling. With CHES Special Risk, landlord liability insurance can help make sure you're protected, leaving you free to get on with day to day issues.

## Landlord and home insurance cover – what's the difference?

When it comes to rental property insurance, working out what cover you need can seem tricky. In general, a conventional home insurance policy won't be enough for a landlord. Home insurance won't cover your rental activities, so for a landlord, dedicated insurance is usually essential. With CHES Special Risk you can build a flexible landlord insurance policy, choosing from a range of key covers.

## Tenant Referencing for landlords

Referencing is an essential process when you're letting out your investment property. Knowing exactly who is moving into your property will help you to make an informed decision about the tenants you choose and who better to trust than CHES Special Risk in partnership with Canada's leading referencing provider.

Finding the right tenants can be tricky... with our fast and thorough checks, you can rest assured that with a BackCheck reference, you have done as much as you can to make sure you have the best possible tenants in your property.

The first reference check that our policy holders complete on line, will be reimbursed the policy holder on successful binding of the renewal.

**OUR MARKET APPROACH IS DIFFERENT  
FROM OTHER MANAGING GENERAL AGENTS & INSURANCE ORGANIZATIONS**

  
**MAKE YOUR MOVE**  
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