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## LANDLORD LIABILITY INSURANCE

**Protect your business against accidental damages caused to your tenants**

When you are managing a rental business, it goes beyond giving your tenants the key to their rental unit. It is not as simple as it looks. Beside that rented property should integrate specific technical and safety measures, your company should assume some maintenance obligations for the future.

Your liability may be invoked in various situations, most of them being unforeseen.

Landlord liability insurance is your safety net against any financial damages that you might experience in case a tenant will claim compensations for particular damages caused from your fault.



Use an experienced broker to get the quality cover you need. Use our services. We can build tailor made policies around your unique needs and work with major insurance providers to acquire the appropriate cover at competitive quotes.

### What does Landlord Liability insurance cover?

Landlord Liability Insurance will protect you against the claims of your tenants for damages and bodily injuries suffered by them as result of:

- Negligence, errors or omissions on your side, occurred in relation with your tenants
- Failure to carry out the maintenance and repair works, which are in your responsibility
- Accidental damages produced from your fault to the tenant's property
- Accidental damages produced from your fault to installation owned by the tenant and used to operate the building.

The insurance covers you against compensations paid to your tenants, as well as against legal expenses and eventual medical costs.

### Why you need Landlord Liability insurance?

Being a landlord will expose you to various and numerous risks. The Landlord Liability insurance will protect you against the financial consequences of the damages caused by your company to your tenants, giving the extra peace of mind you need to smoothly run your business.

### What can we do for you or your business?

- ✓ Provide you with free and impartial specialist advice concerning risk management and cover options
- ✓ Provide you with the right insurance product which best suit your specific needs, helping you to:
  - ✓ Minimise your exposure to risk
  - ✓ Save your time and money

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#### **HOLFIN INSURANCE REINSURANCE BROKER S.A.**

is authorized by Financial Supervisory Authority (Decision 114401/2006), being registered in the Brokers Registry under no. RBK-368  
Trade Registry Number: J40/14097/04.09.2006; Fiscal Number: 18988490

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- ✓ Manage your insurance policies, timely informing you about the relevant aspects
  - ✓ Manage your claims, provide assistance and representation in front of insurance partners
  - ✓ Give you peace of mind that you are protected for things that matter to you

**Why you should choose us?**

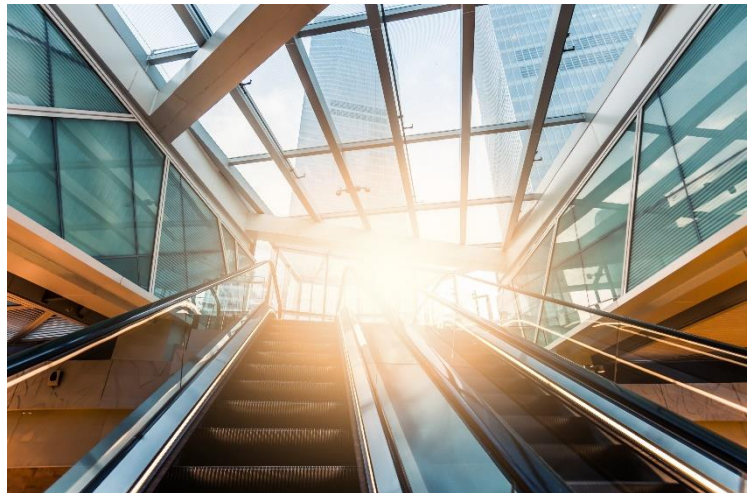
- ✓ Our services are based on technical expertise and robust business knowledge, underpinned by complete understanding of your specific needs
- ✓ We have access to a large range of insurance providers allowing us to offer bespoke insurance solutions with the best value for you - both in terms of cover and price
- ✓ For highly specialized insurance products and / or better premiums we have access to international markets through Lloyd's syndicates, brokers or first class insurers and reinsurers
- ✓ We think holistic and act responsible. We believe that respect and integrity are vital to building and maintaining trust and good long term relationships

**Contact us in confidence at:**

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