

QUICK TIP CAN'T AND CAN SAY FOR PROPERTY MANAGERS

PM CAN'T

- Use words like, we recommend, we advise, you must, we insist ...that you take out this policy.
- Claim to be an agent of surevestor or Lloyds.
- Advise the landlord on which level of cover is the one they should take.
- Advise the landlord that this is the only insurance they need, but they can say that in addition to the current dwelling and fixtures the landlord already has in place, they may want to consider obtaining specific landlord protection insurance to protect themselves against the actions of the tenants.
- Offer to arrange the insurance on the landlords behalf, offer to request cover instead.
- Claim to have undertaken a training course in the product that makes them qualified.
- Purport to be an expert on landlord insurance.

PM CAN

- Provide a brochure on the product
- Talk about the features of the policy I.e what risks it covers. Talking about the facts of what the policy covers is simply sharing their knowledge of the product and not giving advice.
- Point out the three cover options
- Mention the deductibles
- Quote the relevant premiums per level of cover
- Suggest the landlord check out the website later
- Offer to put in a request for cover on behalf of the landlord
- Suggest the landlord **consider** protecting themselves by having landlord insurance