

**BUSINESS**

Construction  
 Liability  
 Landlord (Commercial & Residential)  
 Manufacturing  
 Professional  
 Retail & Wholesale

**MOTOR (INC FLEETS)**

Commercial Vehicle  
 Goods in Transit  
 Motor Trade (Road Risks / All Risks)  
 Private Hire (Taxi, Minibus & Coach)

**PERSONAL**

Family Fleet  
 Household (Buildings & Contents)  
 Travel

WTJ provide competitively priced insurance for customers throughout the UK.

Established in 1986, WTJ are one of the leading independent Insurance Brokers in the North of England.

Experienced staff, including an in-house Claims Handling team, provide specialist advice on a wide range of insurance services.

Policies are tailored for individual requirements to ensure that they are fit for purpose.

WTJ would be happy to assist with your insurances.

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 E: [insurance@wtj.co.uk](mailto:insurance@wtj.co.uk)  
 W: [wtj.co.uk](http://wtj.co.uk)

**LANDLORD  
 INSURANCE**

**ANY  
 TENANT**

**ANY  
 PROPERTY**

**NEGOTIATE YOUR  
 OWN PREMIUM**

First class insurance services from WTJ.  
 For your free No Obligation Quotation,  
 call now on 01924 871111

Registered in England No: 4265252  
 Authorised and regulated by the Financial Conduct Authority  
 F.C.A No: 306909



## PROVIDING COVER FOR:



### Building & Contents (All Risks)

- Residential
- Commercial
- Unoccupied

### Loss of Rental Income /

### Alternative Accommodation

### Property Owners' Liability /

### Employers' Liability

### Multi-tenured Properties (HMOs)

### All Types of Tenants

- Professional
- DSS
- Housing Association
- Asylum Seekers
- Students

### Single Properties & Portfolios

## OPTIONAL COVERS:

### Rent Guarantee

Rent Guarantee Insurance will protect you in the event that your tenant fails to pay the rent; safeguarding your financial commitments

### Legal Expenses

Legal expenses cover is designed to provide help and financial assistance should you become involved in a legal dispute.

### Malicious Damage/ Theft by Tenant

Where the tenants have intentionally caused extensive, and sometimes catastrophic damage to your property, cover for malicious damage by tenants provides financial protection against loss.



## UNOCCUPIED PROPERTIES



WTJ provide Landlord insurance for Unoccupied properties with options of 3, 6, 9 or 12 months' cover ensuring you only have the cover when you require it.

If your property is vacant for 30 days or more, your current insurance may no longer meet your requirements, leaving your property at risk.

WTJ's flexible unoccupied insurance is ideal for properties undergoing refurbishment or awaiting sale.

[wtj.co.uk](http://wtj.co.uk)



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