

Insurer/Product name	Towergate AUL	Legal & General Buy-to-let Property Insurance - Standard (Bedroom rated)	Zurich
BUILDINGS			
Buildings sum insured limit	£1.5m - subject to referral	£800,000 (Select option available for properties over this limit)	£500,000 (higher levels where required up to £750,000)
Bedroom limit	None	5 (9 with Select option)	5 (6 or more Sum Insured basis)
Legal liability	£2,000,000	£2,000,000	£2,000,000
Accidental damage to underground pipes & cables & fixed glass & sanitaryware	Automatically included	Automatically included	Automatically included
Loss of rent due to damage caused by insured event	20% of sum insured	Up to £50,000	20% of sum insured
Trace & Access	No cover	Up to £5,000	Up to £5,000
Home emergency cover	No cover	Up to £150 for call out charges, labour, parts & material if an emergency happens	No cover
Alternative accommodation	20% of sum insured	No cover	20% of sum insured
Loss of metered water	Up to £750	No cover	Up to £500
Excess	£100 (occupied) £250 (unoccupied) £1,000 for subsidence	£100 £1,000 for subsidence	£250 (occupied) £500 (unoccupied) £1,000 for subsidence
CONTENTS			
Contents sum insured limits	Max £30,000	Min £5,000 Max £35,000	£10,000 automatically included
Replacement locks & keys	No cover	£250	£250
Contents in outbuildings	£500 or 3% of contents sum insured	5% of contents sum insured	No cover
Contents in the open	£250	No cover	No cover
Freezers	No cover	No cover	No cover
Excess	£100 (occupied) £250 (unoccupied) £1,000 for subsidence	£100	£100 (occupied) £500 (unoccupied)
Content insurance available without buildings cover?	Contents cover not available for unoccupied properties	No - unless building insurance is tied to another insurer - eg leasehold flat	No
Contents temporarily removed from the home	No cover	No cover	No cover
Alternative accommodation	10% of contents sum insured	No cover	No cover

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ADDITIONAL COVER			
Accidental Damage	Yes	Yes	Yes - under Buildings section only
Legal Expenses	Yes	Yes	Yes
Rent Guarantee	No cover	Up to 12 months or until vacant possession is gained - whichever happens first (maximum amount payable for legal expenses and rent guarantee in one year is £50,000)	No cover
Other services	No cover	No cover	Removal of Nests up to £500 Landscaped Gardens up to £1,000

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