



Landlord's Insurance Policies available through the Source Online

Insurer / Product Name	Towergate Underwriting Property	Let	Legal & General Buy-to-Let Insurance - Standard (Bedroom rated)	Zurich	Brit
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)	£500,000
Bedroom Limit	None		5 (9 with Select option)	5 (6 or more Sum Insured basis)	None
Legal Liability	£2,000,000		£2,000,000	£2,000,000	up to £5,000,000
Accidental damage to underground pipes & cables & fixed glass & sanitaryware	Automatically Included		Automatically Included	Automatically Included	Automatically Included
Loss of rent due to damage caused by insured event	20% of Sum Insured		Up to £40,000	20% of Sum Insured	20% of the Sum Insured (if cover chosen)
Trace & Access	£1,000		Up to £5,000	Up to £5,000	£10,000
Home Emergency Cover	No Cover		Up to £150 for call out charges, labour, parts & material if an emergency happens	No Cover	No Cover
Alternative Accommodation	20% of Sum Insured		£40,000	20% of Sum Insured	20% of the Sum Insured (if cover chosen)
Loss of metered water	Up to £750		£1000 (under contents section)	Up to £500	£5,000
Excess	£100 (Occupied Professional, Student, DSS), £250 (Houseing Association, Asylum Seekers, Unoccupied), £1,000 for Subsidence, £250 Escape of Water		£100,£250 Escape of water £1,000 for Subsidence	£250 (Occupied), £500 (Unoccupied), £1,000 for Subsidence	£250, £1000 Subsidence



Landlord's Insurance Policies available through the Source Online

Insurer / Product Name	Towergate Underwriting Property	Let	Legal & General Buy-to-Let Insurance - Standard (Bedroom rated)	Zurich	Brit
CONTENTS					
Contents Sum Insured Limits	£10,000 automatically included for Occupied Properties Max £35,000 (Occupied) Max £20,000 (Unoccupied and Holiday Homes)		Min £5,000 - Max £35,000	£10,000 automatically included	£100,000
Replacement Locks & Keys	£500		£750	£250	£1,000
Contents in outbuildings	£2,500		£1000 or 5% of Contents Sum Insured	No Cover	No Limit
Contents in the open	£250		£500	No Cover	No Limit
Freezers	No Cover		No Cover	No Cover	No Cover
Excess	£100 (Occupied Professional, Student, DSS), £250 (Housing Association, Asylum Seekers, Unoccupied), £1,000 for Subsidence, £250 Escape of Water		100 (£250 Escape of Water)	£100 (Occupied), £500 (Unoccupied)	£250
Contents insurance available without buildings cover?	Contents cover not available for Unoccupied properties or Holiday Homes		No - Unless building insurance is tied to another insurer - eg. Leasehold flat	No	Contents only cover not available
Contents temporarily removed from the home	No Cover		No Cover	No Cover	15% of the Sum Insured
Alternative Accommodation	20% of Contents Sum Insured		See Buildings Section	No Cover	20% of the Sum Insured (if cover chosen)



Landlord's Insurance Policies available through the Source Online

Insurer / Product Name	Towergate Underwriting Property	Let	Legal & General Buy-to-Let Insurance - Standard (Bedroom rated)	Zurich	Brit
ADDITIONAL COVER					
Accidental Damage	Yes		Yes (including Malicious Damage by tenants)	Yes - under Buildings Section only	Yes
Legal Expenses	Yes		Yes	Yes	Yes
Rent Guarantee	Optional		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	Optional
Other Services	No Cover		Eviction of Squatters	Removal of Nests up to £500, Landscaped Gardens up to £1,000	Landscaped Grounds up to £25000
LAST UPDATE >	1.12.2011 Version 2				
<small>Disclaimer: This information has been prepared for use by intermediaries who are registered with Source Software Limited. Whilst every effort has been made to ensure the information presented is accurate, Source Software Limited does not accept any liability directly or indirectly from the use of or reliance upon any information contained in this document.</small>					