

Let Property policies available through the Source Online

	AXA	Landlord's Choice	RSA	Sentinel
Occupancy				
Acceptable Occupancy	Working People, Students, DSS Family/Single, Housing Association, Local Authority, Asylum Seekers	Working People, Students, DSS Family/Single, DSS Groups, Housing Association, Local Authority, Asylum Seekers, Unoccupied	Working People, Students, DSS Family or Single Person, DSS Group, Housing Association, Local Authority	Working People, Students, DSS Family/Single, DSS Groups, Housing Association, Asylum Seekers
Considered unoccupied	After 60 days	After 45 days	After 60 days	After 60 days
Excluded whilst unoccupied	Malicious Damage, Escape of Water or Frost Damage, Escape of Oil, Theft, Accidental Damage to Mirrors, Glass and Sanitaryware, Loss of Domestic Heating Oil, Loss of Metered Water, Extended Accidental Damage	Malicious Damage, Escape of Water and Oil, Theft, Accidental Damage (Accidental Damage to fixed glass and sanitaryware still available if this has been selected)	Malicious Damage or Vandalism, Freezing of Water or Escape of Water, Theft or Attempted Theft, Accidental Damage to Glass, Ceramic Hobs or Sanitary Ware, Malicious Damage caused by Tenants	Escape of Water or Oil, Theft or attempted theft, Malicious Damage or Vandalism, Accidental Damage to underground pipes, sanitary fixtures and ceramic hobs, Additional Accidental Damage
Buildings				
SI Limit	£1,000,000	Max Total Sum Insured (including Contents and Loss of Rent) £1,000,000	£500,000	£2,000,000
Bedroom Limit	6 bedrooms	None	8 bedrooms	9 bedrooms
Excess	£100, £250 Escape of Water	£100 (Working Tenants), £250 (All Others)	All Tenants £50 (£250 Escape of Water/Oil, Malicious Damage, Accidental Damage)	Working tenants £100, £250 all others, £500 Escape of Water, £1000 Subsidence
Malicious Damage by Tenants	Automatically included	Available as an extension (working tenants only, limit £5000)	Available as an extension (only available if Accidental Damage is selected)	Not available
Theft by tenants	Automatically included	Available as an extension (working tenants only)	Not available	Not available
AD to Underground pipes & fixed glass & sanitaryware	Automatically included	Available as an extension (fixed glass and sanitaryware). Underground pipes included as standard	Automatically included, limit £5000	Automatically included
Loss of rent /alternative accomodation	20% of Buildings Sum Insured automatically included	25% of Buildings Sum Insured (Optional at Additional Premium)	20% of Building Sum Insured automatically included (up to 24 months)	20% of Building Sum Insured automatically included (up to 12 months)
Full AD cover available	Optional at Additional Premium	Optional at Additional Premium	Optional at Additional Premium	Optional at Additional Premium
Trace & Access	£5,000	£25,000	£5,000	£2,500
Replacement of Locks & Keys	£1,000	£2,500	Not available	under contents section
Loss of Metered Oil and Water	£500 (Oil) & £2,500 (water)	£25,000	Not available	£750 (water only)
Landscaped Gardens	£1,000	£25,000	Not available	Not available
Re-letting costs	Not available	£2,500	Not available	Not available
Emergency Access	Not available	Not available	Not available	Not available
Removal of Nests	Not available	Not available	Not available	Not available

Legal Liability	£2,000,000	£500,000	£2,000,000	£2,000,000
Contents				
Sum Insured Limits	£60,000	Max Total Sum Insured (including Contents and Loss of Rent) £1,000,000	£50,000	£50,000
Excess	£100, £250 Escape of Water	£100 (working Tenants), £250 (All Others)	All Tenants: £50 (£250 Escape of Water/Oil, Malicious Damage, Accidental Damage)	Working tenants £100, £250 all others, £500 Escape of Water, £1000 Subsidence
Malicious Damage by Tenants	Automatically included	Available as an extension (working tenants only, limit £5000)	Available as an extension (only available if Accidental Damage is selected, limit any one item £5000)	Not available
Theft by tenants	Automatically included	Available as an extension (working tenants only)	Not available	Not available
Loss of rent/alternative accommodation	Not available	Up to the Sum Insured	Not available	20% of contents SI
AD to mirrors and glass	Automatically included	Available as an extension	Automatically included	Available as an extension
Full AD cover available	Optional at Additional Premium	Optional at Additional Premium	Optional at Additional Premium	Optional at Additional Premium
Contents insurance available without buildings cover	Available	Not available	Not available	Available
Loss of Metered Oil and Water	Not available	£25,000	Not available	Not available
Emergency Access	Not available	Not available	Not available	Not available
Replacement of Locks & Keys	Not available	£2,500	Not available	£250
Contents temporarily removed from the home	Not available	Not available	Not available	Not available
Contents in Outbuildings	£1,000	Up to Sum Insured	Not available	£500
Contents in the open	£250	£500	Not available	Not available
Contents Liability	£2,000,000	Not available	£2,000,000	Not available
Additional Cover				
Legal Expenses	Yes	Yes	Yes	Yes
Rent Guarantee	Optional at Additional Premium	Optional at Additional Premium	Optional at Additional Premium	Optional at Additional Premium
Home Emergency	Optional at Additional Premium	Optional at Additional Premium	Optional at Additional Premium	Optional at Additional Premium
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