

Let Property policies available through the Source Online



| AXA | Pen Landlord's Choice | RSA | Sentinel | Fairmead Insurance Limited (renamed from Legal & General) Rainbow |
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| Occupancy | | | | | | Occupancy |
|--|--|---|---|---|--|--|
| Acceptable Occupancy | Working People, Students, DSS Family/Single, Housing Association, Local Authority, Asylum Seekers, Unoccupied | Working People, Students, DSS Family/Single, DSS Groups, Housing Association, Local Authority, Asylum Seekers, Holiday Makers, 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, Unoccupied | Working People, Students, DSS Family/Single, Unoccupied | Acceptable Occupancy |
| Considered unoccupied | After 60 days | After 45 days | After 60 days | After 60 days | After 90 days (cover exclusion after 40 days) | Considered unoccupied |
| 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 | Malicious Damage or Vandalism, Freezing of Water or Escape of Water, Theft or Attempted Theft, Accidental Damage to Glass, Ceramic Hobs or Sanitary Ware, | Escape of Water or Oil, Theft or attempted theft, Malicious Damage or Vandalism, Accidental Damage to underground pipes, fixed glass sanitary fixtures and ceramic hobs, Additional Accidental Damage | Malicious Persons or Vandals, Theft or Attempted Theft, Escape of Water or Oil, accidental breakage of Glass and Sanitary Fittings, Frost damage to water or heating installations | Excluded whilst unoccupied |
| Buildings | | | | | | Buildings |
| SI Limit | £1,000,000 | Max Total Sum Insured (including Contents and Loss of Rent) £1,000,000 | £500,000 | £2,000,000 | £800,000 | SI Limit |
| Bedroom Limit | 6 bedrooms | None | 8 bedrooms | 9 bedrooms | 5 bedrooms | Bedroom Limit |
| Excess | £100, £250 Escape of Water, £1000/£2500 Subsidence | £100 (Working Tenants, Additional £250 All Others), £500 Escape of Water, £1000 Subsidence | All Tenants £50, £250 Escape of Water | Working tenants £100, £250 all others, £500 Escape of Water, £1000 Subsidence | All tenants £100, increased to £500 when Unoccupied, £250 Escape of Water, £1,000 Subsidence | Excess |
| 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 | Available if Accidental Damage cover is selected | Malicious Damage by Tenants |
| Theft by tenants | Automatically included | Available as an extension (working tenants only) | Not available | Not available | Not available | Theft by tenants |
| 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 for underground pipes) | Automatically included | Automatically included | AD to Underground pipes & fixed glass & sanitaryware |
| Loss of rent / alternative accommodation | 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) | Buildings Sum Insured automatically included upto £40,000 | Loss of rent / alternative accommodation |
| Full AD cover available | Optional at Additional Premium | Optional at Additional Premium | Optional at Additional Premium | Optional at Additional Premium | Available for Working People/retired and DSS Family/Single | Full AD cover available |
| Trace & Access | £5,000 | £25,000 | £5,000 | £2,500 | £5,000 | Trace & Access |
| Replacement of Locks & Keys | £1,000 | £2,500 | Not available | under contents section | under contents section | Replacement of Locks & Keys |
| Loss of Metered Oil and Water | £500 (Oil) & £2,500 (water) | £25,000 | Not available | £750 (water only) | under contents section | Loss of Metered Oil and Water |
| Landscaped Gardens | £1000 (emergency services only) | £25,000 | Not available | Not available | covered if damage caused by Fire brigade | Landscaped Gardens |
| Re-letting costs | Not available | £2,500 | Not available | Not available | Not Available | Re-letting costs |
| Emergency Access | Not available | Not available | Not available | Not available | Not available | Emergency Access |
| Removal of Nests | Not available | Not available | Not available | Not available | Not available | Removal of Nests |
| Legal Liability | £2,000,000 | £500,000 | £2,000,000 | £2,000,000 | £2,000,000 | Legal Liability |
| Contents | | | | | | Contents |
| Sum Insured Limits | £60,000 | Max Total Sum Insured (including Contents and Loss of Rent) £1,000,000 | £50,000 | £50,000 | £35,000 | Sum Insured Limits |
| Excess | £100, £250 Escape of Water | £100, £500 Escape of Water, £1000 Subsidence | All Tenants: £50 (£250 Escape of Water/Oil, Malicious Damage, Accidental Damage) | Working tenants £100, £250 all others, £500 Escape of Water, £1000 Subsidence | All tenants £100, increased to £500 when Unoccupied, £250 Escape of Water, £1,000 Subsidence | Excess |
| Malicious Damage by Tenants | Automatically included | Available as an extension (limit £5000) | Available as an extension (only available if Accidental Damage is selected, limit any one item £5000) | Not available | Available if Accidental Damage cover is selected | Malicious Damage by Tenants |
| Theft by tenants | Automatically included | Available as an extension (limit £5000) | Not available | Not available | Not available | Theft by tenants |
| Loss of rent / alternative accommodation | Not available | Only available with Buildings | Not available | 20% of contents SI | Not available | Loss of rent / alternative accommodation |

| | | | | | | |
|--|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--|--|
| AD to mirrors and glass | Automatically included | Available as an extension | Automatically included | Available as an extension | Available if Accidental Damage cover is selected | AD to mirrors and glass |
| Full AD cover available | Optional at Additional Premium | Optional at Additional Premium | Optional at Additional Premium | Optional at Additional Premium | Available for Working People/retired and DSS Family/Single | Full AD cover available |
| Contents insurance available without buildings cover | Available | Available | Not available | Available | Available for Maisonette, Purpose Built Flat and Studio only | Contents insurance available without buildings cover |
| Loss of Metered Oil and Water | Not available | £25,000 | Not available | £750 (water only) | £1,000 | Loss of Metered Oil and Water |
| Emergency Access | Not available | Not available | Not available | Not available | Not available | Emergency Access |
| Replacement of Locks & Keys | Not available | £2,500 | Not available | £250 | £750 | Replacement of Locks & Keys |
| Contents temporarily removed from the home | Not available | Not available | Not available | Not available | Not available | Contents temporarily removed from the home |
| Contents in Outbuildings | £1,000 | Up to Sum Insured | Not available | £500 | Up to 5% of Contents Sum Insured | Contents in Outbuildings |
| Contents in the open | £250 | £500 | Not available | Not available | Not available | Contents in the open |
| Contents Liability | £2,000,000 | Not available | £2,000,000 | Not available | £2,000,000 | Contents Liability |
| Additional Cover | | | | | | Additional Cover |
| Legal Expenses | Lim | Lim | Lim | Lim | Lim | Legal Expenses |
| Rent Guarantee | Optional at Additional Premium | Optional at Additional Premium | Optional at Additional Premium | Optional at Additional Premium | Optional at Additional Premium | Rent Guarantee |
| Home Emergency | Optional at Additional Premium | Optional at Additional Premium | Optional at Additional Premium | Optional at Additional Premium | Optional at Additional Premium | Home Emergency |
| Version | 2020. 03 JC | | | | Version | |