



Let Property policies available through the Source Online



	AXA	Pen Landlord's Choice	RSA	Sentinel	Highway Insurance Co Ltd	
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 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)	Up to £40,000	Loss of rent /alternative accomodation
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, £250 when AD selected as optional cover, £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 accomodation	Not available	Only available with Buildings	Not available	20% of contents SI	Not available	Loss of rent/alternative accomodation
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	£1,000 or Up to 5% of Contents Sum Insured	Contents in Outbuildings
Contents in the open	£250	£500	Not available	Not available	£500	Contents in the open
Contents Liability Additional Cover	£2,000,000	Not available	£2,000,000	Not available	£2,000,000	Contents Liability Additional Cover
Legal Expenses	Lexelle Limited	Lexelle Limited	Lexelle Limited	Lexelle Limited	Lexelle Limited	Legal Expenses
Rent Guarantee	Optional at an addition premium. Provided by Lexelle Limited	Optional at an addition premium. Provided by Lexelle Limited	Optional at an addition premium. Provided by Lexelle Limited	Optional at an addition premium. Provided by Lexelle Limited	Optional at an addition premium. Provided by Lexelle Limited	Rent Guarantee
Home Emergency	Optional at an addition premium. Provided by Lexelle Limited	Optional at an addition premium. Provided by Lexelle Limited	Optional at an addition premium. Provided by Lexelle Limited	Optional at an addition premium. Provided by Lexelle Limited	Optional at an addition premium. Provided by Lexelle Limited	Home Emergency

Version 10.2022.JC

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