



Let Property policies available through the Source Online

	AXA	Pen Landlord's Choice	Bspoke (formally UKG) Sentinel	Highway Insurance Co Ltd (Allianz)
Occupancy				
Acceptable Occupancy	Working People, Students, DSS Family/Single, DD Group, 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/Single, Housing Association, Asylum Seekers, Unoccupied	Working People, Students, DSS Family/Single, Unoccupied
Considered unoccupied	After 60 days	After 30 days	After 60 days	After 90 days (cover exclusions & increased excesses after 40 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	Escape of Water or Oil, Theft or Attempted Theft, Riot, Civil unrest, strikes, labour and political disturbances, Malicious acts, Loss of metered water/oil, unauthorised use of utilities, Trace & Access, Damage to gardens, Extended Accidental Damage	Escape of Water or Oil, Theft or Attempted Theft, Malicious damage/vandalism, Accidental Damage to Mirrors, Glass and Sanitaryware, Extended Accidental Damage	Malicious acts/vandalism, Theft or Attempted Theft, Escape of Water/Oil, Accidental breakage of fixed glass, ceramic hobs and sanitaryware, Escape of Water, Extended Accidental Damage
Buildings				
Buildings Sum Insured Limit	Sum Insured up to £1,000,000	Sum Insured Working/Retired/Student Tenants up to £1,000,000 Other tenant types & Unoccupied up to £500,000	Sum Insured up to £750,000	Up to £800,000
Standard Excess	£100	Working/Retired Tenants £100 Other tenant types & Unoccupied £250	£100	£100
Escape of Water Excess	£500	£500	£500	£250
Subsidence Excess	£1,000	£1,000	£1,000	£1,000
Malicious Damage by Tenants	Included as standard	Optional at Additional Premium	Optional at Additional Premium. Up to £5,000	Optional at Additional Premium, if Full AD cover is selected Excess £250
Theft by tenants	Included as standard	Optional at Additional Premium	Not available	Not available
AD to Underground pipes & fixed glass & sanitaryware	Included as standard	Included as standard	Included as standard	Included as standard
Loss of rent /alternative accomodation	20% of Buildings Sum Insured	25% of Buildings Sum Insured	20% of Buildings Sum Insured	£40,000
Full AD cover available	Optional at Additional Premium	Optional at Additional Premium	Optional at Additional Premium for Working/Retired Tenants only	Optional at Additional Premium Excess £250 Not available for Student Tenants
Trace & Access	£5,000	£25,000	£2,500	£5,000
Replacement of Locks & Keys	£1,000	£2,500	Cover under Contents Section	Cover under Contents Section
Loss of Metered Oil and Water	£500 (Oil) & £2,500 (water)	£25,000	£750	Cover under Contents Section
Unauthorised Use of Electric, Gas, Oil or Water	Not available	£10,000	Not available	Not available
Emergency Access	Damage to lawns and gardens only up to £1,000	£25,000	Not available	Not available
Carpets, Curtains and White Goods	£5,000	Cover under Contents Section	Cover under Contents Section	Cover under Contents Section
Landlords Contents				
Contents Sum Insured Limit	Sum Insured up to £60,000	Sum Insured up to £100,000 Not available for Unoccupied	Sum Insured up to £50,000	Sum Insured up to £35,000
Contents insurance available without buildings cover	Available	Available	Available	Not available
Standard Excess	£100	Working/Retired Tenants £100 Other tenant types & Unoccupied £250	£100	£100
Escape of Water Excess	£500	£500	£500	£250
Malicious Damage by Tenants	Included as standard	Optional at Additional Premium	Optional at Additional Premium. Up to £5,000	Optional at Additional Premium Excess £250
Theft by tenants	Included as standard	Optional at Additional Premium	Not available	Not available
Loss of rent/alternative accomodation	Cover under Buildings Section	25% of Contents Sum Insured	20% of Contents Sum Insured	Cover under Buildings Section
AD to Mirrors, Glass and Audio/Visual Equipment	Included as standard	Not available	Not available	Not available

Full AD cover available	Optional at Additional Premium	Optional at Additional Premium	Optional at Additional Premium for Working/Retired Tenants only	Optional at Additional Premium Excess £250 Not available for Student Tenants
Loss of Metered Oil and Water	Cover under Buildings Section	£25,000	Cover under Buildings Section	£1,000
Replacement of Locks & Keys	Cover under Buildings Section	£2,500	£250	£750
Contents in Outbuildings & Garages	£1,000	£500	£500	£1,000 or 5% of Contents Sum Insured, whichever is higher
Contents in the open	£250 (including garden furniture, statues and garden pots)	£500	Not available	£500
Liability				
Public Liability	£2,000,000	£2,000,000	£2,000,000	£2,000,000
Domestic Employee Liability	£10,000,000	£10,000,000	£5,000,000	Not available
Additional Cover				
Legal Expenses	Lexelle Limited	Lexelle Limited	Lexelle Limited	Lexelle Limited
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
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
Version 09.2024 JMC	AXA Buy-to-Let APLD0238P-B(04/21) (353076)	UW020 RPO Policy Wording v12.0	Sentinel Landlords Jan 2024	Allianz Broker Landlords 0038097-2024

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