

Let Property policies available through the Source



	AXA	Pen Landlord's Choice	RSA	Sentinel	LV= Highway Insurance Co Ltd Rainbow
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
Considered unoccupied	After 60 days	After 45 days	After 60 days	After 60 days	After 90 days (cover exclusion 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	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
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
Bedroom Limit	6 bedrooms	None	8 bedrooms	9 bedrooms	5 bedrooms
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
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
Theft by tenants	Automatically included	Available as an extension (working tenants only)	Not available	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 for underground pipes)	Automatically included	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)	Up to £40,000
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
Trace & Access	£5,000	£25,000	£5,000	£2,500	£5,000
Replacement of Locks & Keys	£1,000	£2,500	Not available	under contents section	under contents section
Loss of Metered Oil and Water	£500 (Oil) & £2,500 (water)	£25,000	Not available	£750 (water only)	under contents section
Landscaped Gardens	£1000 (emergency services only)	£25,000	Not available	Not available	covered if damage caused by Fire brigade
Re-letting costs	Not available	£2,500	Not available	Not available	Not Available
Emergency Access	Not available	Not available	Not available	Not available	Not available
Removal of Nests	Not available	Not available	Not available	Not available	Not available
Legal Liability	£2,000,000	£500,000	£2,000,000	£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	£35,000
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
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
Theft by tenants	Automatically included	Available as an extension (limit £5000)	Not available	Not available	Not available
Loss of rent/alternative accomodation	Not available	Only available with Buildings	Not available	20% of contents SI	Not available
AD to mirrors and glass	Automatically included	Available as an extension	Automatically included	Available as an extension	Available if Accidental Damage cover is selected
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
Contents insurance available without buildings cover	Available	Available	Not available	Available	Available for Maisonette, Purpose Built Flat and Studio only
Loss of Metered Oil and Water	Not available	£25,000	Not available	£750 (water only)	£1,000
Emergency Access	Not available	Not available	Not available	Not available	Not available
Replacement of Locks & Keys	Not available	£2,500	Not available	£250	£750
Contents temporarily removed from the home	Not available	Not available	Not available	Not available	Not available
Contents in Outbuildings	£1,000	Up to Sum Insured	Not available	£500	£1,000 or Up to 5% of Contents Sum Insured
Contents in the open	£250	£500	Not available	Not available	£500
Contents Liability	£2,000,000	Not available	£2,000,000	Not available	£2,000,000
Additional Cover					
Legal Expenses	Arc Legal Assistance Ltd previously known as LIM	Arc Legal Assistance Ltd previously known as LIM	Arc Legal Assistance Ltd previously known as LIM	Arc Legal Assistance Ltd previously known as LIM	Arc Legal Assistance Ltd previously known as LIM
Rent Guarantee	Not available	Not available	Not available	Not available	Not available
Home Emergency	Optional at Additional Premium	Optional at Additional Premium	Optional at Additional Premium	Optional at Additional Premium	Optional at Additional Premium

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