



Assurant Landlord policies and cover summary

Web: assurantforadvisers.co.uk Telephone: 03332 000 444 Email: advisers@assurant.com				
Level of Buildings Cover	£1,000,000	Client led up to £500,000	£650,000	£500,000
Level of Contents Cover	Client led SI up to £30,000 (Minimum Contents £5,000)	£5,000 included as standard (if selected). Client led SI up to £100,000 sum insured	£65,000	Client led SI up to a maximum of £50,000
Rating Type	Bed Rated	Sum insured	Bedroom Rated	Bed rated
Maximum Bedrooms	5	6	5	5
Tenant types covered				
Professionals/Family Let	✓	✓	✓	✓
Let to Family members	✓	✓	✓	✓
Benefits Assisted	✗	✓	✓	✓
Retired	✓	✓	✓	✓
Students	✗	✓	✓	✓
Unoccupied	✗	✓	✓	✗
Asylum Seekers	✗	✓	✓	✗
Holiday Homes	✗	✓	✓	✗
Unemployed but not benefits assisted	✗	✓	✓	✓
HMO's	✗	✗	✗	✓ (Up to 5 tenants)
Cover for Limited Company	✓	✓	✓	✓
Portfolio option	✗	✗	✗	✓ Contact Assurant Sales Support Team
Malicious Damage	<ul style="list-style-type: none"> ✓ Covered as standard. ✓ Malicious Damage by Tenant - Optional (up to £5,000). 	<ul style="list-style-type: none"> ✓ Covered as standard (£10,000 damage by Tenant included if Let to Family Members, Professional, Working, Retired Tenants) 	✗ Not available	✓ Optional
Loss of Rent	<ul style="list-style-type: none"> ✓ Up to 10% of the Sum Insured for Buildings (£100,000) 	<ul style="list-style-type: none"> ✓ 25% of the Buildings Sum Insured 	<ul style="list-style-type: none"> ✓ up to £50,000 	<ul style="list-style-type: none"> ✓ Up to 20% of the Buildings Sum Insured
Buildings - Accidental Damage	<ul style="list-style-type: none"> ✓ Optional 	<ul style="list-style-type: none"> ✓ Included 	<ul style="list-style-type: none"> ✓ Optional 	<ul style="list-style-type: none"> ✓ Optional
Contents - Accidental Damage	<ul style="list-style-type: none"> ✓ Optional 	<ul style="list-style-type: none"> ✓ Optional 	<ul style="list-style-type: none"> ✓ Optional 	<ul style="list-style-type: none"> ✗ Not available
Trace and Access	<ul style="list-style-type: none"> ✓ Up to the maximum claim limit for Buildings 	<ul style="list-style-type: none"> ✓ £25,000 	<ul style="list-style-type: none"> ✓ £5,000 	<ul style="list-style-type: none"> ✓ £2,500
Tenants Liability	<ul style="list-style-type: none"> ✗ Not included 	<ul style="list-style-type: none"> ✗ Not included 	<ul style="list-style-type: none"> ✓ up to £10,000 	<ul style="list-style-type: none"> ✗ Not applicable
Landlords Legal Liability	£2,000,000	£2,000,000	£2,000,000	£2,000,000
Standard Unoccupancy Period	30 days	30 days	60 days	30 days
Cover available for unoccupied property from outset	FLEEA (Fire, Lightning, Explosion, Earthquake, Aircraft)	<ul style="list-style-type: none"> ✓ Full cover NB: FLEEA cover available at reduced premium if required - contact Assurant Sales Support Team.	FLEEA (Fire, Lightning, Explosion, Earthquake, Aircraft)	FLEEA (Fire, Lightning, Explosion, Earthquake, Aircraft)
Identity Theft cover	✗	<ul style="list-style-type: none"> ✓ £25,000 Advisers' costs 	✗	✗
Home Emergency	<ul style="list-style-type: none"> ✓ Optional 	<ul style="list-style-type: none"> ✓ Optional 	<ul style="list-style-type: none"> ✓ Optional 	<ul style="list-style-type: none"> ✓ Optional
Legal Expenses and Limit	<ul style="list-style-type: none"> ✓ Optional - £50,000 	<ul style="list-style-type: none"> ✓ Optional - £50,000 	<ul style="list-style-type: none"> ✓ Optional - £50,000 	<ul style="list-style-type: none"> ✓ Optional - £50,000
Rent Guarantee (This product is currently unavailable for new business)	Available up to £2,500 when option taken with Legal Expenses	Available up to £2,500 when option taken with Legal Expenses	Available up to £2,500 when option taken with Legal Expenses	Available up to £2,500 when option taken with Legal Expenses