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|---|--|---|---|
|  Web: assurantforadvisers.co.uk  Telephone: 03332 000 444  Email: advisers@assurant.com |  |  |  |
| Level of Buildings Cover | Client led up to £750,000 | £650,000 | £500,000 |
| Level of Contents Cover | £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 | Sum insured | Bedroom Rated | Bed rated |
| Maximum Bedrooms | 6 | 5 | 5 |
| Tenant types covered | | | |
| <i>Professionals/Family Let</i> | ✓ | ✓ | ✓ |
| <i>Let to Family members</i> | ✓ | ✓ | ✓ |
| <i>Benefits Assisted</i> | ✓ | ✓ | ✓ |
| <i>Retired</i> | ✓ | ✓ | ✓ |
| <i>Students</i> | ✓ | ✓ | ✓ |
| <i>Unoccupied properties (including unoccupied cover needed from outset)</i> | ✓ Full cover throughout the term NB: FLEEA (Fire, Lightning, Explosion, Earthquake, Aircraft) cover available at reduced premium if required - contact Assurant Sales Support Team. | ✓ Can cover unoccupied from outset as FLEEA only. Unoccupied cover 'mid-term' if referred and will revert to FLEEA Cover only after 60 days | ✗ Cannot offer cover at outset. Unoccupied cover 'mid-term' if referred and will revert to FLEEA Cover only after 30 days |
| <i>Asylum Seekers</i> | ✓ | ✓ | ✗ |
| <i>Holiday Homes</i> | ✓ | ✓ | ✗ |
| <i>Unemployed but not benefits assisted</i> | ✓ | ✓ | ✓ |
| <i>HMO's</i> | ✗ | ✗ | ✓ (Up to 5 tenants) |
| Cover for Landlords who reside abroad | ✓ | ✓ | ✓ |
| | Panel can cover if proposer is classed as a UK citizen If the proposer is not classed as a UK citizen, cover is not available. Landlord must have UK Passport, UK bank account and UK correspondence address. Policyholder must notify Insurer of relevant changes regardless of UK or overseas residence (e.g. unoccupancy, changes in tenant type etc). | | |
| Cover for Limited Company | ✓ | ✓ | ✓ |
| Portfolio option | ✗ | ✗ | ✓ Contact Assurant Sales Support Team |
| Malicious Damage | ✓ Covered as standard (£10,000 damage by Tenant included if Let to Family Members, Professional, Working, Retired Tenants) | ✗ Not available | ✓ Optional |
| Loss of Rent | ✓ 25% of the Buildings Sum Insured | ✓ up to £50,000 | ✓ Up to 20% of the Buildings Sum Insured |
| Buildings - Accidental Damage | ✓ Included | ✓ Optional | ✓ Optional |
| Contents - Accidental Damage | ✓ Optional | ✓ Optional | ✓ Optional |
| Trace and Access | ✓ £25,000 | ✓ £5,000 | ✓ £5,000 |
| Tenants Liability | ✗ Not included | ✓ up to £10,000 | ✗ Not applicable |
| Landlords Legal Liability | £2,000,000 | £2,000,000 | £2,000,000 |
| Standard Unoccupancy Period | 30 days | 60 days | 30 days |
| Identity Theft cover | ✓ £25,000 Advisers' costs | ✗ | ✗ |
| Home Emergency | ✓ Optional | ✓ Optional | ✓ Optional |
| Legal Expenses and Limit | ✓ Optional - £50,000 | ✓ Optional - £50,000 | ✓ Optional - £50,000 |
| Rent Guarantee | Available up to £3,000 when option taken with Legal Expenses | Available up to £3,000 when option taken with Legal Expenses | Available up to £3,000 when option taken with Legal Expenses |