



Assurant Landlord policies and cover summary

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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	✓ Covered as standard. ✓ Malicious Damage by Tenant - Optional (up to £5,000).	✓ Covered as standard (£10,000 damage by Tenant included if Let to Family Members, Professional, Working, Retired Tenants)	✗ Not available	✓ Optional
Loss of Rent	✓ Up to 10% of the Sum Insured for Buildings (£100,000)	✓ 25% of the Buildings Sum Insured	✓ up to £50,000	✓ Up to 20% of the Buildings Sum Insured
Buildings - Accidental Damage	✓ Optional	✓ Included	✓ Optional	✓ Optional
Contents - Accidental Damage	✓ Optional	✓ Optional	✓ Optional	✓ Optional
Trace and Access	✓ Up to the maximum claim limit for Buildings	✓ £25,000	✓ £5,000	✓ £5,000
Tenants Liability	✗ Not included	✗ Not included	✓ up to £10,000	✗ 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)	✓ 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	✗	✓ £25,000 Advisers' costs	✗	✗
Home Emergency	✓ Optional	✓ Optional	✓ Optional	✓ Optional
Legal Expenses and Limit	✓ Optional - £50,000	✓ Optional - £50,000	✓ Optional - £50,000	✓ 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