



# Assurant Landlord policies and cover summary

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<b>Level of Buildings Cover</b>	£1,000,000	Client led up to £500,000	£650,000	£500,000
<b>Level of Contents Cover</b>	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
<b>Rating Type</b>	Bed Rated	Sum insured	Bedroom Rated	Bed rated
<b>Maximum Bedrooms</b>	5	6	5	5
<b>Tenant types covered</b>				
<i>Professionals/Family Let</i>	✓	✓	✓	✓
<i>Let to Family members</i>	✓	✓	✓	✓
<i>Benefits Assisted</i>	✗	✓	✓	✓
<i>Retired</i>	✓	✓	✓	✓
<i>Students</i>	✗	✓	✓	✓
<i>Unoccupied</i>	✗	✓	✓	✗
<i>Asylum Seekers</i>	✗	✓	✓	✗
<i>Holiday Homes</i>	✗	✓	✓	✗
<i>Unemployed but not benefits assisted</i>	✗	✓	✓	✓
<i>HMO's</i>	✗	✗	✗	✓ (Up to 5 tenants)
<b>Cover for Limited Company</b>	✓	✓	✓	✓
<b>Portfolio option</b>	✗	✗	✗	✓ Contact Assurant Sales Support Team
<b>Malicious Damage</b>	✓ 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
<b>Loss of Rent</b>	✓ 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
<b>Buildings - Accidental Damage</b>	✓ Optional	✓ Included	✓ Optional	✓ Optional
<b>Contents - Accidental Damage</b>	✓ Optional	✓ Optional	✓ Optional	✓ Optional
<b>Trace and Access</b>	✓ Up to the maximum claim limit for Buildings	✓ £25,000	✓ £5,000	✓ £5,000
<b>Tenants Liability</b>	✗ Not included	✗ Not included	✓ up to £10,000	✗ Not applicable
<b>Landlords Legal Liability</b>	£2,000,000	£2,000,000	£2,000,000	£2,000,000
<b>Standard Unoccupancy Period</b>	30 days	30 days	60 days	30 days
<b>Cover available for unoccupied property from outset</b>	FLEEA (Fire, Lightning, Explosion, Earthquake, Aircraft)	✓ <b>Full cover</b> 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)
<b>Identity Theft cover</b>	✗	✓ £25,000 Advisers' costs	✗	✗
<b>Home Emergency</b>	✓ Optional	✓ Optional	✓ Optional	✓ Optional
<b>Legal Expenses and Limit</b>	✓ Optional - £50,000	✓ Optional - £50,000	✓ Optional - £50,000	✓ Optional - £50,000
<b>Rent Guarantee</b>	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	Available up to £3,000 when option taken with Legal Expenses