

# Assurant Landlord policies and cover summary



ASSURANT®

Insurer and product information			 Holiday Let & Second Home	 Unoccupied properties	
Level of Buildings Cover	Client led up to £750,000	£1 million	£1 million	£1 million	£500,000
Level of Contents Cover	£5,000 included as standard (if selected). Client led SI up to £100,000 sum insured	£25,000	£40,000	£25,000	Client led SI up to a maximum of £50,000
Rating Type	Sum insured	Bedroom Rated	Bedroom Rated	Bedroom Rated	Bed rated
Maximum Bedrooms	6	5	5	5	5
<b>Tenant types covered</b>					
<i>Professionals/Family Let</i>	✓	✓	N/A	N/A	✓
<i>Let to Family members</i>	✓	✓	N/A	N/A	✓
<i>Benefits Assisted</i>	✓	✓	N/A	N/A	✓
<i>Retired</i>	✓	✓	N/A	N/A	✓
<i>Students</i>	✓	✓	N/A	N/A	✓
<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 30 days	✗ No	✓ Max 5 years	✗ 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>	✓	✗	N/A	N/A	✗
<i>Holiday Homes</i>	✓	✓	N/A	N/A	✗
<i>Air B&amp;B</i>	✗	✓	N/A	N/A	✗
<i>Unemployed (not benefits assisted)</i>	✓	✓ (Can potentially cover but may need additional criteria to be met)	N/A	N/A	✓
<i>HMO's</i>	✗	✗	N/A	N/A	✓ (Up to 5 tenants)
<b>Cover for Landlords who reside abroad</b>	✓	✓	N/A	N/A	✓
	<ul style="list-style-type: none"> <li>Panel can cover if proposer is classed as a UK citizen.</li> <li>If the proposer is not classed as a UK citizen, cover is not available.</li> <li>Landlord must have UK Passport, UK bank account and UK correspondence address.</li> <li>Policyholder must notify Insurer of relevant changes regardless of UK or overseas residence (e.g. unoccupancy, changes in tenant type etc).</li> </ul>				

Assurant is a trading name of Assurant Intermediary Limited registered in England and Wales (No. 4019801)



Registered office: Emerald Buildings, Westmere Drive, Crewe, Cheshire, CW1 6UN

Assurant Intermediary Limited is authorised and regulated by the Financial Conduct Authority

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Cover for Limited Company	✓	✓	✓	✓	✓
Portfolio option	✗	✗	✗	✗	✓ Contact 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	✗ Not available	✗ Not available	✓ Optional
Loss of Rent	✓ 25% of the Buildings SI	✓ £50,000	N/A	N/A	✓ Up to 20% of the Buildings SI
Buildings - Accidental Damage	✓ Included	✓ Optional	✓ Optional	N/A	✓ Optional
Contents - Accidental Damage	✓ Optional	✓ Optional	✓ Optional	N/A	✓ Optional
Trace and Access	✓ £25,000	✓ £10,000	✓ £10,000	N/A	✓ £5,000
Tenants Liability	✗ Not included	✗ Not included	✗ Not included	✗ Not included	✗ Not applicable
Landlords Legal Liability	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000
Standard Unoccupancy Period	30 days	30 days	30 days	Max 5 years	30 days
Identity Theft cover	✓ £25,000 Advisers' costs	✗	✗	✗	✗
Home Emergency	✓ Optional	✓ Optional	✓ Optional	✓ Optional	✓ Optional
Legal Expenses and Limit	✓ Optional - £50,000	✓ Optional - £50,000	✓ 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	N/A	Available up to £3,000 when option taken with Legal Expenses

For more information of all cover available on our Household and Landlord products, visit our website and go to the Products and Insurers page - <https://assurantforadvisers.co.uk/products-and-insurers/>

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