














# Assurant Landlord policies and cover summary

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>				

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Insurer and product information	 MODUS	 Pen underwriting	 Pen underwriting Holiday Let & Second Home	 Pen underwriting Unoccupied properties	 bspoke underwriting
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)	✓ Covered as standard (there are restrictions & conditions that need to be met as per the Policy wording) limits = £10,000 buildings / £2,500 contents where MD caused by tenants	✓ Optional	✓ Optional	✓ 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 products, visit the Products and Insurers page - <https://assurantforadvisers.co.uk/products-and-insurers/>

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