





Assurant Landlord policies and cover summary



ASSURANT®

Insurer and product information			 Holiday Let & Second Home	 Unoccupied properties	A R K E L
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
Tenant types covered					
Professionals/Family Let	✓	✓	N/A	N/A	✓
Let to Family members	✓	✓	N/A	N/A	✓
Benefits Assisted	✓	✓	N/A	N/A	✓
Retired	✓	✓	N/A	N/A	✓
Students	✓	✓	N/A	N/A	✓
Unoccupied properties (including unoccupied cover needed from outset)	✓ 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 however will fall under Unoccupied product. Unoccupied cover 'mid-term' if referred and will revert to FLEEA Cover only after 30 days	✗	✓ Silver Cover Max 5 years	✗ Cannot offer cover at outset. Unoccupied cover 'mid-term' if referred and will revert to FLEEA Cover only after 30 days
Asylum Seekers	✓	✗	N/A	N/A	✓
Holiday Homes	✓	✓	N/A	N/A	✗
Air B&B	✗	✓	N/A	N/A	✗
Unemployed (not benefits assisted)	✓	✓ (Can potentially cover but may need additional criteria to be met)	N/A	N/A	✓
HMO's	✗	✗	N/A	N/A	✗
Cover for Landlords who reside abroad	✓	✓	N/A	N/A	✗
	<ul style="list-style-type: none"> 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). 				

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	✗	✗	✗	✗	✓
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	✓ Covered as standard (there are restrictions & conditions that need to be met as per the Policy wording Limits. Malicious Damage by the Tenant covered up to £5,000 depending on tenant type
Loss of Rent	✓ 25% of the Buildings SI	✓ £50,000	N/A	N/A	✓ Up to £40,000 for a period of up to 24 months
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	£5,000,000
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	✗	N/A	Available up to £3,000 when option taken with Legal Expenses

*These are additional products, sold separately and not by the insurer. They can be sold alongside the policies and not available as standalone products

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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