

Household Products Cover Comparison Chart



Buy To Let

Landlords Contents Insurance	
Landlords Contents	optional
Contents Minimum Sum Insured	£5,000
Contents Maximum Sum Insured	£50,000
Contents AD	optional
Mirror/Fixed Glass AD	standard
TV/Video AD	standard
Contents in Outbuildings	£1,000
Theft from Outbuildings	£1,000
Contents in the Open	£250
Temporary Removal	no
Property Owners Liability	£2,000,000 Defective Premises - Yes
Buildings Excess	£100
Subsidence Excess	£1,000 or £2,500
Contents Excess	£100
EOW Excess	£250
Legal Expenses Cover	standard
Legal Expenses Limit	£50,000
Legal Expenses Excess	Nil
Rent Guarantee	optional
Rent Guarantee Period	6 Months
Rent Guarantee Excess	First Month of arrears
Home Assistance Cover	optional
Home Assistance Repairs SI	£500
Home Assistance Excess	Nil
Emergency Helpline	standard
Unoccupancy Period	60 Days

Buy To Let

Landlords Buildings Insurance	
Buildings Cover	optional
Minimum Sum Insured	£50,000
Maximum Sum Insured	£1,000,000
Maximum Bedrooms	6
Buildings AD	optional
Trace and Access	£5,000
Architects Fees	yes
Loss of Rent	20% of buildings si
Alternative Accommodation	20% of buildings si
Glass/Sanitary Breakage	yes
Theft Damage by Tenants	standard
Malicious Damage by Tenants	standard
Emergency Services	yes
Lock Replacement	standard
Loss of Keys	£1,000
Loss of Oil	£500
Loss of Metered Water	£2,500