



Assurant Landlord policies and cover summary

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Level of Buildings Cover	Client led up to £500,000	£650,000	£500,000
Level of Contents Cover	£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
Rating Type	Sum insured	Bedroom Rated	Bed rated
Maximum Bedrooms	6	5	5
Tenant types covered			
Professionals/Family Let	✓	✓	✓
Let to Family members	✓	✓	✓
Benefits Assisted	✓	✓	✓
Retired	✓	✓	✓
Students	✓	✓	✓
Unoccupied	✓	✓	✗
Asylum Seekers	✓	✓	✗
Holiday Homes	✓	✓	✗
Unemployed but not benefits assisted	✓	✓	✓
HMO's	✗	✗	✓ (Up to 5 tenants)
Cover for Limited Company	✓	✓	✓
Portfolio option	✗	✗	✓ Contact Assurant 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	✓ Optional
Loss of Rent	✓ 25% of the Buildings Sum Insured	✓ up to £50,000	✓ Up to 20% of the Buildings Sum Insured
Buildings - Accidental Damage	✓ Included	✓ Optional	✓ Optional
Contents - Accidental Damage	✓ Optional	✓ Optional	✓ Optional
Trace and Access	✓ £25,000	✓ £5,000	✓ £5,000
Tenants Liability	✗ Not included	✓ up to £10,000	✗ Not applicable
Landlords Legal Liability	£2,000,000	£2,000,000	£2,000,000
Standard Unoccupancy Period	30 days	60 days	30 days
Cover available for unoccupied property from outset	✓ Full cover 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)
Identity Theft cover	✓ £25,000 Advisers' costs	✗	✗
Home Emergency	✓ Optional	✓ Optional	✓ Optional
Legal Expenses and Limit	✓ 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