

Landlord

COMPARE OUR INSURANCE POLICIES

Cover	Prestige Landlord	Ultra Landlord
Buildings & contents cover for events including fire, storm, flood, burst pipes and subsidence	✓	✓
Suitable for portfolio landlords – up to 20 properties	✓	✓
Alternative accommodation or loss of rent (no payment under Contents section if payment made under Buildings section for same event)	Buildings – 20% Buildings Sum Insured Contents – 20% Contents Sum Insured or £5,000 whichever is greater	Buildings – 25% Buildings Sum Insured Contents – 25% Contents Sum Insured or £5,000 whichever is greater
Property owner's liability	£2,000,000	£5,000,000
Employer's liability	£10,000,000	£10,000,000
Unoccupancy grace period – no unoccupancy restrictions apply	30 days	90 days
Trace & access	£5,000	£5,000
Theft from outbuildings	£500	15% sum insured or £5,000 whichever is the greater
Standard excess	£250 (£1,000 for subsidence building claims)	£250 (£1,000 for subsidence building claims)
Contents temporarily removed	X	25% of contents sum insured
Contents in the open	X	£750
Landlord's legal expenses	X	Up to £60,000 any claim (maximum £100,000 for all claims in any one period of insurance)
24 hour legal helpline	X	✓
Accidental damage (including accidental damage by tenant)	Optional	Optional
Rent protection	X	Optional – up to £6,000 monthly rent
Landlord's emergency property assistance	X	Optional – £500
Gas safety check	X	Optional – with landlord's emergency property assistance
Energy performance certificate	X	Optional – with landlord's emergency property assistance



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