

POLICY FEATURES – BUILDINGS All limits are 'up to'	15% Commission	20% Commission	22.5% Commission
Notional Sum Insured	£500,000	£1M	£1.25M
Landlords Contents	£5,000	£5,000	£5,000
Loss of rent/Alternative Accommodation	£25,000	£50,000	£75,000
Theft or Malicious Damage by Tenants	£1,500	£5,000	£7,500
Trace and Access	£2,500	£5,000	£7,500
Lock Replacement	£300	£500	£750
Property Owners Liability	£2M	£2M	£2M
Defective Premises	£2M	£2M	£2M
Compulsory Excess	£150	£100	£50
Flood Excess	£100	£150	£200
Subsidence Excess	£1,000	£1,000	£1,000
Escape of Water Excess	£400	£250	£250
Accidental Damage to Drains and Pipes	Included	Included	Included
Accidental Breakage of Glass, Ceramic hobs or Sanitary ware	Included	Included	Included
Re- letting Costs	£500	£500	£500
Matching Sets and Suites	Excluded	Excluded	Excluded
Emergency Entry	£1,000	£1,000	£1,000
Unoccupied Period	30 days	30 days	30 days

BDHomeCare – Residential

POLICY FEATURES – CONTENTS All limits are 'up to'	15% Commission	20% Commission	22.5% Commission
Sum Insured	£10,000	£10,000	£10,000
Visitors Personal Possessions	Excluded	Excluded	Excluded
Freezer Cover	Excluded	Excluded	Excluded
Money in Home	Excluded	Excluded	Excluded
Removal of Nests	Included	Included	Included
Alternative Accommodation	£15,000	£25,000	£50,000

POLICY FEATURES – CONTENTS All limits are 'up to'	15% Commission	20% Commission	22.5% Commission
Contents Excess	£150	£100	£50
Escape of Water Excess	£400	£250	£250
Accidental Damage to Mirrors or Glass	Included	Included	Included
Unoccupied Period	30 days	30 days	30 days
Personal Liability	£2M	£2M	£2M
Employer's Liability	£10M	£10M	£10M