

POLICY FEATURES – BUILDINGS All limits are 'up to'	15% Commission	20% Commission	22.5% Commission
Granted 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
Employer's Liability	£10M	£10M	£10M
Compulsory Policy Excess	£150	£100	£50
Flood Excess (in addition to the Compulsory Policy Excess)	£100	£150	£200
Removal of Nests	£250	£250	£250
Subsidence Excess (replaces the Compulsory Policy Excess)	£1,000	£1,000	£1,000
Escape of Water Excess (in addition to the Compulsory Policy Excess)	£400	£250	£250
Accidental Damage*	Optional	Optional	Optional
Accidental Damage to Drains and Pipes	Included	Included	Included
Accidental Breakage of Glass, Ceramic hobs or Sanitary ware	Included	Included	Included
Accidental loss of metered water and domestic heating oil	Included	Included	Included
Re- letting Costs	£500	£500	£500
Matching Sets and Suites	Excluded	Excluded	Excluded
Emergency Access	£1,000	£1,000	£1,000
Unoccupied Period	30 days	30 days	30 days

BDHomeCare – Landlords Residential Let

POLICY FEATURES – CONTENTS All limits are ‘up to’	15% Commission	20% Commission	22.5% Commission
Option to increase Landlords Contents Sum Insured from £5,000 up to	£10,000	£10,000	£10,000
Visitors Personal Possessions	Excluded	Excluded	Excluded
Freezer Cover	Excluded	Excluded	Excluded
Money in Home	Excluded	Excluded	Excluded
Alternative Accommodation	£15,000	£25,000	£50,000
Contents Excess	£150	£100	£50
Escape of Water Excess (in addition to the Compulsory Policy Excess)	£400	£250	£250
Flood Excess (in addition to the Compulsory Policy Excess)	£100	£150	£200
Accidental Damage	Optional	Optional	Optional
Accidental Damage to Mirrors or Glass	Included	Included	Included
Unoccupied Period	30 days	30 days	30 days

This is a summary only of the cover that applies to the policy selected. Please refer to the HomeCare Household Policy wording and the endorsements for the full details of each policy feature.