

CPDHomeCare – Landlords Residential

| POLICY FEATURES – BUILDINGS | All limits are ‘up to’ |
|---|-------------------------------|
| Granted Sum Insured | £1.25M |
| Landlords Contents | £5,000 |
| Loss of rent/Alternative Accommodation | £75,000 |
| Theft or Malicious Damage by Tenants | £7,500 |
| Trace and Access | £7,500 |
| Lock Replacement | £750 |
| Property Owners Liability | £2M |
| Employer’s Liability | £10M |
| Compulsory Policy Excess | £50 |
| Flood Excess (in addition to the Compulsory Policy Excess) | £200 |
| Removal of Nests | £250 |
| Subsidence Excess (replaces the Compulsory Policy Excess) | £1,000 |
| Escape of Water Excess (in addition to the Compulsory Policy Excess) | £250 |
| Accidental Damage* | Optional |
| Accidental Damage to Drains and Pipes | Included |
| Accidental Breakage of Glass, Ceramic hobs or Sanitary ware | Included |
| Accidental loss of metered water and domestic heating oil | Included |
| Re- letting Costs | £500 |
| Matching Sets and Suites | Excluded |
| Emergency Access | £1,000 |
| Unoccupied Period | 30 days |

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