

# BDHomeCare – Landlords Residential Let

<b>POLICY FEATURES – BUILDINGS</b> All limits are 'up to'	<b>20% COMMISSION</b>
Granted Sum Insured	£1M
Landlords Contents	£5,000
Loss of rent/Alternative Accommodation	£50,000
Theft or Malicious Damage by Tenants	£5,000
Trace and Access	£5,000
Lock Replacement	£500
Property Owners Liability	£2M
Employer's Liability	£10M
Compulsory Policy Excess	£100
Flood Excess (in addition to the Compulsory Policy Excess)	£150
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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<b>POLICY FEATURES – CONTENTS</b> All limits are 'up to'	<b>20% COMMISSION</b>
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	£25,000
Contents Excess	£100
Escape of Water Excess (in addition to the Compulsory Policy Excess)	£250
Flood Excess (in addition to the Compulsory Policy Excess)	£150
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.**