



Residential Property Owners Cover Comparison Table

Scheme	Let Protect	Let Assured	Let Shield	Let Secure
Underwritten by	Ascot Group's Syndicate 1414 at Lloyds	Ascot Group's Syndicate 1414 at Lloyds	Canopus	Canopus
Minimum Premium	£90.00 + IPT & Fee	£90.00 + IPT & Fee	£90.00 + IPT & Fee	£90.00 + IPT & Fee
Buildings Sum Insured – Maximum	£4,000,000	£4,000,000	£3,000,000	£3,000,000
Property Owners Liability	£2,000,000 as standard £1,000,000 and £5,000,000 options also available	£2,000,000 £1,000,000 and £5,000,000 options also available	£2,000,000 £1,000,000 and £5,000,000 options also available	£2,000,000 £1,000,000 and £5,000,000 options also available
Accidental Damage on Buildings	✓*	✓	✓*	✓
Malicious Damage by Tenant	Up to BSI subject to acceptable tenant reference or up to £5,000**	Cover provided at the stated limits for the following tenancy types only: Professional £20,000, DSS non-referral £10,000, Students £10,000, Unoccupied £5,000	Up to BSI subject to acceptable tenant reference or up to £5,000	No Inner Limit
Theft / Attempted Theft by Tenant	✗	£5,000 per claim**	✗	Up to £2,500 per claim
Loss of Rent	20% BSI as standard	20% BSI as standard	20% BSI as standard	20% BSI as standard
Alternative Accommodation	Up to £150,000	Up to £150,000	Up to £150,000	20% BSI as standard
Indemnity Periods Available	12/24/36 Months	12/24/36 Months	12/24/36 Months	12/24/36 Months
Consecutive Length of Time Before Classified as Unoccupied	60 days*** unless students	60 days*** unless students	60 days*** unless students	60 days*** unless students
Trace and Access	£5,000 per period of insurance	£10,000 per period of insurance	£5,000 per period of insurance	£10,000 per period of insurance
Illegal Cultivation of Drugs	£5,000 per period of insurance	£5,000 per period of insurance	£5,000 per period of insurance	£5,000 per period of insurance
Unauthorised Use of Electricity, Gas or Water	£5,000 per period of insurance	£5,000 per period of insurance	£5,000 per period of insurance	£5,000 per period of insurance
Loss of Domestic Fuel / Metered Water Following An Escape of Domestic Fuel / Metered Water	£2,500 any one claim not exceeding £5,000 per period of insurance	£2,500 any one claim not exceeding £5,000 per period of insurance	£2,500 any one claim not exceeding £5,000 per period of insurance	£5,000 per period of insurance
Garden Damage by Emergency Services	£5,000 per period of insurance	£10,000 per period of insurance	£5,000 per period of insurance	£1,000 per period of insurance
Removal of Nests Cover	£1,000 per period of insurance	£1,000 per period of insurance	✗	✗
Loss of / Replacement of Keys	✗	£2,500 per period of insurance	✗	£500 per period of insurance
Theft From Outbuildings and Garages	£500 per period of insurance	£500 per period of insurance	£500 per period of insurance	£1000 per period of insurance
Standard Excesses	(Click here for info)	(Click here for info)	(Click here for info)	(Click here for info)

Optional Extras				
Accidental Damage on Contents	✓	✓	✓	✓
Accidents to Domestic Staff	£2,000,000	£2,000,000	£2,000,000	£5,000,000
Legal Expenses	Up to £100,000	Up to £100,000	Up to £100,000	Up to £100,000
Rent Guarantee	Up to £100,000	Up to £100,000	Up to £100,000	Up to £100,000
Home Emergency	Up to £500	Up to £500	Up to £500	Up to £500
Terrorism	Minimum Premium £30 + IPT	Minimum Premium £30 + IPT	Minimum Premium £30 + IPT	Minimum Premium £30 + IPT

Maximum Number of Properties	Unlimited	Unlimited	Unlimited	Unlimited
Cancellation Terms	Pro Rata subject to a min £25 + IPT TOR	Pro Rata subject to a min £25 + IPT TOR	Pro Rata subject to a min £25 + IPT TOR	Pro Rata subject to a min £25 + IPT TOR

* Excluding when the Buildings are occupied by Asylum Seekers and DSS referral tenants
 ** Excluding when the Buildings are occupied by Asylum Seekers
 *** Occupied Perils apply during July, Aug & Sept for Student Properties

Let Protect Standard Excesses

The Buildings occupied by all tenant types excluding Asylum Seekers

	Occupied Property built after 1800	Occupied Property built before 1800	Unoccupied Property
Subsidence, Landslip, or Heave	£1,000	£1,000	£1,000
Buildings	£100	£250	£500
Contents	£100	£250	£500
Escape of Water – (Per Claim, or as stated within the Schedule)	£500	£500	Not available
Property Owners Liability	£250	£500	£500
Removal of Nests Cover	£50	£50	£50

The Buildings or any part of the Buildings occupied by Asylum Seekers

	Occupied Property built after 1800	Occupied Property built before 1800
Subsidence, Landslip, or Heave	£1,000	£1,000
Buildings	£500	£500
Contents	£500	£500
Escape of Water – (Per Claim, or as stated within the Schedule)	£500	£500
Property Owners Liability	£500	£500
Removal of Nests Cover	£50	£50

Let Assured Standard Excesses

	Asylum Seekers	DSS Non-Referrals	DSS Referrals	Students	Professionals	Unoccupied
Subsidence, Landslip, or Heave	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000
Buildings	£500	£150	£500	£150	£100	£500
Contents	£500	£500	£500	£150	£100	Not available
Accidental Damage (If Shown as Operative in Your Policy Schedule)	£1,000	£150	£1,000	£150	£100	Not available
Escape of Water – (Per Claim, or as stated within the Schedule)	£500	£500	£500	£500	£500	Not available
Removal of Nests Cover	£50	£50	£50	£50	£50	£50

Let Shield Standard Excesses

The Buildings occupied by all tenant types

	Occupied Property built after 1800	Occupied Property built before 1800	Unoccupied Property
Subsidence, Landslip, or Heave	£1,000	£1,000	£1,000
Buildings	£100	£250	£500
Contents	£100	£250	£500
Property Owners Liability	£250	£500	£500
Escape of Water – (Per Claim, or as stated within the Schedule)	£500	£500	Not Available
Removal of Nests Cover	£50	£50	Not Available

Let Secure Standard Excesses

	Occupied Property built after 1800	Occupied Property built before 1800	Unoccupied Property
Subsidence, Landslip, or Heave	£1,000	£1,000	£1,000
Buildings	£100	£250	£500
Contents	£100	£250	£500
Property Owners Liability	£250	£500	£500
Escape of Water – (Per Claim, or as stated within the Schedule)	£500	£500	Not Available
Removal of Nests Cover	£50	£50	Not Available