



BTL/Landlords Insurance Product Improvements.

For Financial Advisers/ Intermediary Use Only.



BUILDINGS	Before	After
Buildings SI	£600,000	£1 million
Accidental Damage	Optional	Optional
Manufacture / Harvest of Drugs	Included with AD	Optional extra as part of AD
Theft of Keys	£500	£1,000
Loss of Keys	£500	£1,000
Alternative Accommodation	£120,000	£200,000
Trace and Access	£5,000	£10,000
Sewer Pipes	Not covered	Included
Unoccupancy Period	30 days	60 days
Policy Excess	Compulsory excess £100 Voluntary excess £0, £50, £100, £250, £500, £750, £1000 (default £0) One excess for Buildings & Contents	Single excess £100, £150, £200, £250, £300, £350, £400, £450, £500 (default £250) Separate excesses for Buildings & Contents
No Claims Discount	Up to 5 years One NCD for Buildings & Contents	Up to 9 years Separate NCD's for Buildings & Contents

CONTENTS	Before	After
Contents SI	£15,000	£15,000 as standard or option to increase to £35,000
Policy Excess	Compulsory excess £100 Voluntary excess £0, £50, £100, £250, £500, £750, £1000 (default £0) One excess for Buildings & Contents	Single excess £100, £150, £200, £250, £300, £350, £400, £450, £500 (default £250) Separate excesses for Buildings & Contents
Accidental Damage	Optional	Optional
Landlords Fixtures & Fittings	Not covered	Included
Theft of Keys	£500	£1,000
Loss of Keys	£500	£1,000
No Claims Discount	Up to 5 years One NCD for Buildings & Contents	Up to 9 years Separate NCD's for Buildings & Contents



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