

# Let

## Landlords Home Insurance Policy



### Product Summary

The Let product is designed for everyday let risks as well as providing a solution for brokers finding it difficult to place, or renew their client's let home in the United Kingdom.

Based on our successful Flex policy wording with a range of cover enhancements aimed at the residential let home market.

### Appetite

Our approach is to provide flexible underwriting for all let risks from a clean risk to a risk requiring specialist underwriting due to its "non-standard" nature.

- Clean risks
- Non-standard risks
- All tenancy agreement periods
- Multiple Tenants
- Asylum Seekers
- Council Direct
- DSS Benefit
- Multiple Tenant Types
- Students
- Full and Part Time Workers
- Portfolios
- Risks up to £10m Total Sum Insured

In addition to the above underwriting approach, many risks can be quoted and placed online without referral speeding up service for you and your client.

### Cover Summary

**Section 1 – Buildings** with optional accidental damage (excludes Asylum Seekers, Council Direct and DSS Benefit tenant types)

**Section 2 – Landlords Contents**

**Section 3 – Accidents to Domestic staff** - £5,000,000

**Section 4 – Legal Liability to the Public** - £2,000,000

**Section 5 – Landlords Legal Expenses & Rent Guarantee**

(Landlords legal expenses is automatically included and rent guarantee is optional)

Minimum Building Sum Insured	£75,000 (no upper limit)
Minimum Contents Sum Insured	£10,000 (no upper limit)

#### The following perils are covered:

- Fire, Lightning, explosion or earthquake
- Aircraft and other flying devices or items dropped from them
- Storm, flood or weight of snow
- Escape of water or frost damage to fixed water tanks, apparatus or pipes
- Escape of oil from a fixed domestic oil-fired heating installation or smoke damage caused by a fault in any fixed domestic heating installation
- Theft or attempted theft
- Collision by any vehicle or animal
- Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously
- Subsidence or heave of the site on which the buildings stand or landslip
- Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts
- Falling tress, telegraph poles or lamp-posts

For Additional Cover please see overleaf

### Application

Online at [www.plum-underwriting.com/brokercentre](http://www.plum-underwriting.com/brokercentre)

Quote & Buy available

### Underwriter(s)

Both Company market and certain underwriters at Lloyd's of London under facilities managed by Plum Underwriting Ltd.

### Payment options

Broker statement  
Direct debit payment facility available

### Risk transfer

Yes, cascades risk transfer to broker

### Territories

For properties situated in England, Wales, Scotland, The Isle of Man, The Channel Islands

### Agency

To become a Plum Underwriting broker and access this product, please complete and return an Agency Application form available at [www.plum-underwriting.com](http://www.plum-underwriting.com)

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## Additional Cover

### Buildings

Accidental Damage to Fixtures & Fittings	Included
Accidental Damage to services	Included
Loss of Rent & Alternative Accommodation	10% of BSI and up to 12 months
Professional Fees & Expenses	Included
Loss of Metered Water	Up to £1,000
Sale of Home	Included
Trace & Access	Up to £5,000
Squatters	Up to £5,000
Ground Rent	10% of BSI and up to 12 months
Damage by Emergency Services	Up to £1,000
Replacement Locks	Up to £2,500
Unauthorised use of electricity, gas or water	Up to £2,500
Theft/attempted theft by guests and/or tenants	Up to £5,000
Loss of Oil	Up to £1,000
Emergency Entries	Up to £1,000
Garden, Plants & Shrubs	Up to £1,000 and £250 any one plant/tree/shrub

### Landlords Contents

Accidental Damage to Electronic Equipment	Included
Alternative Accommodation	10% of Landlords Contents sum insured and up to 12 months
Loss of oil	Up to £1,000
Common Parts	Up to £1,000
Theft or attempted theft by tenants	Up to £5,000
Loss or Metered Water	Up to £1,000
Replacement Locks	Up to £2,500
Alternative Accommodation due to Squatters	Up to £5,000
Ground Rent	10% of the Landlords Contents sum insured and up to 12 months

## Contacts

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