

<b>POLICY FEATURES – BUILDINGS</b> All limits are 'up to'	<b>15% Commission</b>	<b>20% Commission</b>	<b>22.5% Commission</b>
<b>Granted Sum Insured</b>	£1M	£1M	£1.25M
<b>Landlords Contents</b>	£5,000	£5,000	£5,000
<b>Loss of rent/Alternative Accommodation</b>	£12,500 or accommodation up to 4 months	£20,000 or accommodation up to 5 months	£30,000 or accommodation up to 6 months
<b>Theft or Malicious Damage by Tenants</b>	£1,500	£5,000	£7,500
<b>Trace and Access</b>	£2,500	£5,000	£7,500
<b>Lock Replacement</b>	£300	£500	£750
<b>Property Owners Liability</b>	£2M	£2M	£2M
<b>Employer's Liability</b>	£10M	£10M	£10M
<b>Compulsory Policy Excess</b>	£150	£100	£50
<b>Flood Excess</b> (in addition to the Compulsory Policy Excess)	£100	£150	£200
<b>Removal of Nests</b>	£250	£250	£250
<b>Subsidence Excess</b> (replaces the Compulsory Policy Excess)	£1,000	£1,000	£1,000
<b>Escape of Water Excess</b> (in addition to the Compulsory Policy Excess)	£400	£350	£350
<b>Accidental Damage*</b>	Optional	Optional	Optional
<b>Accidental Damage to Drains and Pipes</b>	Included	Included	Included
<b>Accidental Breakage of Glass, Ceramic hobs or Sanitary ware</b>	Included	Included	Included
<b>Accidental loss of metered water and domestic heating oil</b>	Included	Included	Included
<b>Re-letting Costs</b>	£500	£500	£500
<b>Matching Sets and Suites</b>	Excluded	Excluded	Excluded
<b>Emergency Access</b>	£1,000	£1,000	£1,000
<b>Unoccupied Period</b>	30 days	30 days	30 days

# BDHomeCare – Landlords Residential Let

<b>POLICY FEATURES – CONTENTS</b> All limits are ‘up to’	<b>15% Commission</b>	<b>20% Commission</b>	<b>22.5% Commission</b>
<b>Option to increase Landlords Contents Sum Insured from £5,000 up to</b>	£25,000	£25,000	£25,000
<b>Visitors Personal Possessions</b>	Excluded	Excluded	Excluded
<b>Freezer Cover</b>	Excluded	Excluded	Excluded
<b>Money in Home</b>	Excluded	Excluded	Excluded
<b>Contents Excess</b>	£150	£100	£50
<b>Escape of Water Excess</b> (in addition to the Compulsory Policy Excess)	£400	£350	£350
<b>Flood Excess</b> (in addition to the Compulsory Policy Excess)	£100	£150	£200
<b>Accidental Damage</b>	Optional	Optional	Optional
<b>Accidental Damage to Mirrors or Glass</b>	Included	Included	Included
<b>Unoccupied Period</b>	30 days	30 days	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.**