Property Protector Comparison Table

All Contracts
Effective from 1 June 2019

property protector

Benefits/Product	Elite	Prestige	Alpha	Delta	Premier Plus
Standard Level of Cover	Accidental Damage	Accidental Damage	All Risks	All Risks	Accidental Damage
Tenant Acceptance Criteria	Various	Various	Various	Various	Various
Basis of Contract	Statement of Fact	Statement of Fact	Statement of Fact	Statement of Fact	Statement of Fact
Landlord Contents/Contents Common Areas	£5,000	£5,000/£25,000	£5,000	£5,000	£5,000
Alternative Accommodation	30% Sum Insured	30% Sum Insured	30% Sum Insured	30% Sum Insured	30% Sum Insured
Loss of Rent Cover (See extended)	30% Sum Insured	30% Sum Insured	30% Sum Insured	30% Sum Insured	30% Sum Insured
Loss of Rent Indemnity Period (See extended)	12/24/36 months	12/24/36 months	12/24/36 months	12/24/36 months	No Limit
Property Owners Liability (See extended)	£5,000,000	£5,000,000	£5,000,000	£5,000,000	£5,000,000
Employers Liability	See EL Section	See EL Section	See EL Section	See EL Section	Not available
Subsidence Cover	Included	Included	Included	Included	Included
Terrorism Cover	Optional	Optional	Optional	Optional	Optional
Trace and Access Cover	£100,000	£25,000 AOL	£100,000 AOL	£25,000 AOL/£50,000 AOP	£25,000
Lock/Key Replacement Cover	£25,000	£2,500 AOL/£5,000 AOP	£25,000 AOL	£5,000 AOL/£25,000 AOP	£5,000
Day 1 Inflation Provision	on request	25% Included	on request	on request	on request
Landscaping Costs/Emergency Access	£25,000	£25,000	£25,000	Included	£1,000
Inspection/Services Warranty (if empty)	45 Days [3]/14 Days [4]	after 60 days	45 Days [3]/14 Days [4]	after 90 days	after 90 days
Loss of Metered Utilities Water/Oil etc	No Limit	£10,000 AOL/AOP	£10,000 AOP	£1,000	£1,000
Empty/Unoccupied Cover Restriction	Subject to Underwriting	Subject to Underwriting	Subject to Underwriting	Subject to Underwriting	Subject to Underwriting
Malicious Damage by Tenant (*Subject to Conditions)	Included	Included	Included	Included	Included
Theft by Tenant	Included	Forcible & Violent Entry	Included	Included	Included
Fly Tipping (Any One Loss/Period)	£10,000/£10,000	£2,500 AOL/£5,000 AOP	£10,000/£10,000	Not included	Not included
Clearance of Drains	Included	£50,000	Included	Not included	Not included
Tree Felling/Any one Claim/Any one period	£1,000 / £2,500	£500 / £2,500	£2,500 AOL/£ 10000 AOP	Not included	Not included
Tree Removal/Any one Claim/Any one period	£1,000 / £2,500	£500 / £2,500	£2,500 AOL/£ 10000 AOP	Not included	Not included
Newly Acquired	£1,000,000	20% /£2,000,000	£1,000,000	Not included	Not included
Alterations/Capital Additions (Buildings)	£2,000,000	20% /£2,000,000	£2,000,000	Not included	Not included
Nest Removal Cover/Vermin Removal	£1,000/£1,000	£500/nil	£1,000/£1,000	Not included	Not included
Employees/Visitors Effects	£500	Not included	Included	Not included	Not included
Archaeological Discoveries	£25,000	£250,000	£25,000	Not included	Not included
Damage after Illegal Cultivation of Drugs	Subject to Conditions*	Included	Subject to Conditions	Not included	Not included
Business Rates (Any one loss/Any one period)	£25,000/£100,000	Not included	Included	Not included	Not included
Dilapidations	£2,500	Not included	£2,500	Not included	Not included
Eviction of Squatters (Unauthorised Occupation)	£50,000	Not included	Included	Not included	Not included
Exhibition Equipment	£5,000	Not included	£5,000	Not included	Not included
Contract Works	£500,000	£100,000	£500,000	Not included	Not included
Legal Contingencies	£50,000	Not included	Not included	Not included	Not included
Equipment Breakdown Cover	Not included	Included *	Not included	Not included	Not included
Legal Expenses	Optional	Optional	Included	Included	Optional
Property Emergency Cover	Optional	Optional	Optional	Optional	Optional
Policy Excess (higher excess or voluntary excess may also apply)					
Fire, Lightning, Explosion, Aircraft	nil	nil	nil	nil	£100
General Excess	£250	£350	£250	£100	£100
Malicious Damage/Theft Excess	£250	£350	£250	£100	£100
Unoccupied Property	£ Variable	Variable	£250	£250	£250
Escape of Water Excess	£250	£350	£250	£250	£250
Malicious Damage or Theft by Tenant	£250	£350	£250	£100	£100
Subsidence Excess	£1,000	£1,000	£1,000	£1,000	£1,000
Third Party Property Damage	n/a	£350	£250	£250	n/a
Underwritten By	Zurich Insurance	Ecclesiatical	Hiscox	Hiscox	Geo Consortium
Legal Expenses & Property Emergency provided by	ARAG	ARAG	ARAG	ARAG	ARAG

LEGEND

AOL/AOP Any one loss/Any one Period

E: Edge enhancements **2:** Residential properties only **3:** Residential & Flats **4:** All other buildings *See policy summary and wording for full details

This comparison is provided as an aid. It does not replace the policy wording or policy summary which you should refer to for the full policy cover provided

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All Contracts
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Property Owners Liability	Elite	Prestige	Alpha	Delta	Premier Plus
Legionella	Included	£1,000,000	£1,000,000	£1,000,000	Included
Defective Premises Act	Included	Included	£100,000	£100,000	Not Included
Products Liability	Included	Not Included	Included	Not Included	Not Included
Consumer Protection Act - Defence	Included	£500,000	£100,000	£100,000	Not Included
Contingent Motor Liability	Included	Included	Included	Not Included	Not Included
Corporate Manslaughter	Included	£1,000,000	£100,000	Not Included	Not Included
Court Attendance Costs Director/Employee	£250 / £100	£500/£250	Included	Included	As Agreed
Data Protection/GDPR	Included	Included	£100,000	£100,000	Not Included
Environmental Clean Up Costs	£1,000,000	Not Included	Included	Not Included	Not Included
Health & Safety at Work Act - Defence	Included	Included	£100,000	£100,000	Not Included
Indemnity to Directors & Employees	Included	Included	Included	Included	Not Included
Indemnity to Principal	Included	Included	Included	Not Included	Not Included
Personal Liability Overseas	Included	Included	Included	Not Included	Not Included
Liable and Slander	Included	Not Included	£250,000	Not Included	Not Included
Injury to Employees	See EL Section	See EL Section	See EL Section	Domestic Employee	Domestic Employee
Employee Definition	See EL Section	See EL Section	See Policy Wording	Domestic Employee	Domestic Employee
Directors & Officers Liability	Not Applicable	Not Applicable	Optional	Optional	Not Applicable
Crisis Containment	Not Applicable	Not Applicable	£25,000	Not Applicable	Not Applicable
Employers Liability					
Employers Liability Cover	Optional	Optional	Optional	Domestic Employees only	Not Included
Employee Definition	See policy wording	See policy wording	See Policy Wording	See policy wording	Not Included
Corporate Manslaughter	Included	£1,000,000	£100,000	Not Included	Not Included
Court Attendance Costs	£250 / £100	£500/£250	Included	Included	Not Included
Health & Safety at Work Act - Defence	Included	£500,000	£100,000	Included	Not Included
Indemnity to Directors & Employees	Included	Included	Included	Not Included	Not Included
Indemnity to Principal	Included	Included	Included	Not Included	Not Included
Injury to Partner or Proprietor	Included	Included	Included	Not Included	Not Included
Private Work for Insured by Employees	Included	Not Included	Included	Not Included	Not Included
Business Interruption/Loss of Rent					
Rent Receivable	Included	Included	Included	Included	Included
Alternative Accommodation	Included	Included	Included	Included	Included
Legionellosis	£1,000,000	£100,000	£1,000,000	Not Included	Not Included
Legionellosis - Cleaning Costs	£25,000	Not Included	£25,000	Not Included	Not Included
Rent Receivable on Capital Additions	10% / £500,000	10%/£500,000	Included	Not Included	Not Included
Managing Agents	20%	20%/£50,000	£1,000,000	Not Included	Not Included
Cost of Reletting	Included	Not Included	£10,000 AOP	Not Included	Not Included
Loss of Attraction	£2,000,000	10%/ £250,000	£1,000,000	Not Included	Not Included
Anchor Tenant	£2,000,000	Not Included	Included	Not Included	Not Included
Notifiable Diseases, Murder & Suicide	£1,000,000	£100,000	£1,000,000	Not Included	Not Included
Unlawful Occupation of the property	£10,000	Not Included	£10,000	Not Included	Not Included
Book Debts	Included	£50,000	£25,000	Not Included	Not Included
Legal Contingencies					
Defective Title	Included	Not Included	Not Included	Not Included	Not Included
Restrictive Covenant	Included	Not Included	Not Included	Not Included	Not Included
Absence of Easements	Included	Not Included	Not Included	Not Included	Not Included
Chancel Repair	Included	Not Included	Not Included	Not Included	Not Included
Perpetuity Cover	Included	Not Included	Not Included	Not Included	Not Included