

Residential Let Policy Insurer Cover Comparisons - 2019



Choice Insurance Agency are proud to offer Residential Let policies with 3 insurers. We understand that it can be tricky to know which insurer's cover best suits your client, so we have listed the main areas of cover and the limits offered by each insurer below as a quick guide.

We are usually able to Price Match against most alternative quotes so please do not hesitate to ask.

	Matching Cover	Argo/Covea ¹	Argenta ²	SAGIC ³
Max Buildings SI		£1.5m	£1.5m	£2m
Max Contents SI		£50k	£100k	£150k
Loss of Rent/Alternative Accommodation BSI	✓	20% of Buildings SI	20% of Buildings SI	20% of Buildings SI
Public Liability Cover	✓	£5m	£5m	£5m
Accidental Damage		Optional <-----Included as standard for Professional and Retired let----->	Included	Optional
MD/ Theft by Tenant	✓	Optional <-----£5,000 included as standard for Professional and Retired Let----->	Optional	Optional
Unoccupancy Allowance	✓	30 days	30 days	30 days
AD Glass / Mirrors	✓	Included	Included	Included
AD Underground Services	✓	Included	Included	Included
Multiple Occupancy allowed	✓	Yes	Yes	Yes
£5,000 free contents cover for Professional or Retired lets	✓	Yes	Yes	Yes
Trace and Access		£1,000	£1,000	£5,000
Standard Excess		£100 £250 DSS & Assylum	£100 £250 DSS & Assylum	£100
EOW Excess	✓	£350	£350	£350
Subs Excess	✓	£1,000	£1,000	£1,000
Legal Expenses (tenancy agreement in place)	✓	Included	Included	Included
Home Emergency	✓	Optional	Optional	Optional

¹ **Argo Direct Limited on behalf of ArgoGlobal SE** (No. 4019569). Registered in England and Wales at Exchequer Court, 33 St Mary Axe, London, EC3A 8AA
Covea Insurance plc (No. 613259). Registered in England and Wales at Norman Place, Reading, RG1 8DA

² **Argenta Syndicate 2121 at Lloyd's** (No. 204974). Registered in England and Wales at 5th Floor, 70 Gracechurch Street, London, EC3V 0XL

³ **The Salvation Army General Insurance Corporation Limited** (No. 101704). Registered in England and Wales at Faith House, 23-24 Lovat Lane, London, EC3R 8EB