

## eLet Vs Let Product Comparison



	eLet	Let
<b>Distribution</b>	Via EDI software houses with no referrals.	Via our online portal with review by underwriters.
<b>Cover Type</b>	Perils based cover (Sections of cover = Buildings, Landlords Contents, Accidents to Domestic Employees and Legal Liability to the Public )	Perils based cover (Sections of cover = Buildings, Landlords Contents, Accidents to Domestic Employees, Legal Liability to the Public and Landlords Legal Expenses)
<b>Acceptable Tenant Types</b>	Professional (Working), Retired, Benefit Assisted, Students, Asylum Seekers, Council Direct and HMO's.	Professional (Working), Retired, Benefit Assisted, Students, Asylum Seekers, Council Direct and HMO's.
<b>Maximum Building Sum Insured</b>	£1,000,000	£20,000,000 total sum insured (all sections) for any one risk
<b>Maximum Contents Sum Insured</b>	£50,000	£20,000,000 total sum insured (all sections) for any one risk
<b>Inspection Whilst Tenanted</b>	At least once every 6 months	At least once every 6 months
<b>Inspection Whilst Unoccupied</b>	At least once every 30 days	At least once every 30 days
<b>Between Tenants</b>	You must ensure that you notify us if the period between one tenant vacating the home and the next tenant moving into the home exceeds 60 consecutive days.	You must ensure that you notify us if the period between one tenant vacating the home and the next tenant moving into the home exceeds 60 consecutive days.
<b>Loss or damage caused as a result of the premises used for illegal activities</b>	Not covered.	Covered subject to the rent being paid on a monthly basis by direct debit from a UK ban account in the tenants name with proof of identity obtained by you or your letting agent.
<b>Accidents to Domestic Employees</b>	Up to £5,000,000	Up to £10,000,000
<b>Legal Liability to the Public</b>	Up to £2,000,000	Up to £5,000,000
<b>Legal Expenses</b>	Legal Expenses not available	Up to £25,000
<b>Building Works</b>	Building Works (Up to £25,000 without referral, if higher please refer)	Up to £30,000 without referral, if higher please refer
<b>Unoccupied Definiton</b>	30 consecutive days	14 consecutive days

<b>Buildings Additional Covers</b>		
Accidental Damage to Fixtures & Fittings	Included	Included
Accidental Damage to Services	Included	Included
Loss of Rent & Alternative Accommodation	Up to 20% of the buildings sum insured and up to 12 months	Up to 25% of the buildings sum insured and up to 24 months
Professional Fees & Expenses	Included	Included
Loss of Metered Water	Up to £1,000	Up to £2,500
Sale of the Premises	Included	Included
Trace & Access	Trace & Access Up to £5,000 in any period of insurance	Up to £7,500 in any one period of insurance
Alternative Accommodation due to Squatters	Up to £5,000	Up to £5,000
Ground Rent	Up to 10% of the buildings sum insured and up to 12 months	Up to 10% of the buildings sum insured and up to 24 months
Damage to gardens by Emergency Services	Up to £1,000	Up to £2,500
Replacement Locks	Up to £2,500	Up to £5,000
Unauthorised Use of Electricity, Gas or Water	Up to £2,500	Up to £5,000
Theft/Attempted Theft by Tenants	Up to £5,000	Up to £10,000
Loss of Oil	Up to £1,000	Up to £2,500

## eLet Vs Let Product Comparison

Emergency Entries	Up to £1,000	Up to £5,000
Garden, Plants & Shrubs	Up to £1,000 and up to £250 any one plant/tree/shrub	Up to £2,500 and up to £500 any one plant/tree/shrub
Landlords Contents	Not available	Up to £5,000
Common Parts	Not available	Up to £1,000
Security Expenses	Not available	Up to £5,000
Removal of Nests	Not available	Up to £1,000
Illegal Depositing of Waste	Not available	Up to £1,000

Contents Additional Covers		
Accidental Damage to Electronic Equipment	Included	Included
Alternative Accommodation	Up to 20% of the landlords contents sum insured and up to 12 months	Up to 25% of the landlords contents sum insured and up to 24 months
Loss of Oil	Up to £1,000	Up to £2,500
Common Parts	Up to £1,000	Up to £1,000
Theft or Attempted Theft by Tenants	Up to £5,000	Up to £10,000
Loss or Metered Water	Up to £1,000	Up to £2,500
Replacement Locks	Up to £2,500	Up to £5,000
Ground Rent	Up to 10% of the landlords contents sum insured and up to 12 months	Up to 10% of the landlords contents sum insured and up to 24 months

© 2021 Plum Underwriting. All rights reserved.

Plum Underwriting Ltd is authorised and regulated by the Financial Conduct Authority No.309166

eLet\_Let\_PC01042021 v1.0