

## Property Protector Commercial Comparison Table

Compare the improved Commercial wordings  
Effective for new and existing policies from 1 June 2018

\*Subject to tenancy  
\*\*Subject to policy conditions

Benefits/Product	Plus	Choice	Solutions
Standard Level of Cover	Accidental Damage	Accidental Damage	Accidental Damage
Tenant Acceptance Criteria	Various	Various	Various
Basis of Contract	Statement of Fact	Statement of Fact	Statement of Fact
Contents (Can be increased)	£5,000	£10,000	£5,000
Alternative Accommodation	30% Sum Insured	33% Sum Insured	30% Sum Insured
Loss of Rent Cover (See extended)	30% Sum Insured	20% Sum Insured	30% Sum Insured
Loss of Rent Indemnity Period (See extended)	12/24/36 months	12/24/36 months	12/24/36 months
Property Owners Liability (See extended)	£5,000,000	£5,000,000	£5,000,000
Employers Liability (See extended)	Optional	Optional	Optional
Subsidence Cover	Included	Included	Included
Terrorism Cover	Optional	Optional	Optional
Trace and Access Cover	£100,000	'Reasonable Costs'	£25,000
Lock Replacement Cover	£25,000	£5,000	£1,000/£25,000 agg
Day 1 Inflation Provision	on request	35% Included	15% Included
Landscaping Costs/Emergency Access	£25,000	Included	£25,000
Inspection/Services Warranty (if empty)	after 14 days	30 Days	after 90 days
Loss of Metered Utilities	No Limit	£50,000	£25,000
Empty/Unoccupied Cover Restriction	Subject to Underwriting	Subject to Underwriting	Subject to Underwriting
Malicious Damage by Tenant	Included	Included	Included*
Theft by Tenant (Residential Portions)	Included	Included	Included*
Fly Tipping (Subject to £1000 excess)(Any One Loss/Period)	£10,000/£10,000	£5,000/£30,000	£10,000 AUL/AOP
Clearance of Drains	Included	Included	Not Included
Tree Felling/Any one Claim/Any one period	£1,000 / £2,500	£500/£5,000	£2,500 AOL
Tree Removal/Any one Claim/Any one period	£1,000 / £2,500	£500/£5,000	£2,500 AOL
Newly Acquired	£1,000,000	£5,000,000	£1,000,000
Alterations/Capital Additions (Buildings)	£2,000,000	£5,000,000	10% / £500,000
Nest Removal Cover/Vermin Removal	£1,000/£1,000	£1,000/Nil	£500/£nil
Eviction of Squatters	£50,000	£15,000	Not included
Employees/Visitors Effects	£500	£500	Not included
Archaeological Discoveries	£25,000	£100,000	Not included
Damage after Illegal Cultivation of Drugs	Subject to Conditions	Subject to Conditions	Subject to Conditions
Business Rates (Any one loss/Any one period)	£25,000/£100,000	Not included	Not included
Dilapidations	£2,500	Not included	Not included
Exhibition Equipment	£5,000	Not included	Not included
Contract All Risks	£500,000	£25,000	£1,000,000
Legal Contingencies	£50,000	Not included	Not included
Equipment Breakdown Cover	Not included	Not included	Not included
Legal Expenses/Property Emergency Cover	Optional	Optional	Optional
<b>Policy Excess (higher excess or voluntary excess may also apply)</b>			
Fire, Lightning, Explosion, Aircraft	nil	nil	nil
General Excess	£250	£350	£250
Malicious Damage/Theft Excess	£250	£350	£250
Unoccupied Property	£ Variable	£350	£ Variable
Escape of Water Excess	£250	£350	£250
Subsidence Excess	£1,000	£1,000	£1,000
Underwritten By	Zurich Insurance	AXA Insurance	Canopus
Legal Expenses & Property Emergency provided by	ARAG	ARAG	ARAG

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Property Owners Liability	Plus	Choice	Solutions
Legionella	Yes	Yes	Yes
Defective Premises Act	Yes	Yes	Yes
Products Liability	Yes	Not Included	Yes
Consumer Protection Act - Defence	Yes	Yes	Yes
Contingent Motor Liability	Yes	Yes	Yes
Corporate Manslaughter	Yes	Yes	£5,000,000 AOP
Court Attendance Costs (Director/Employee)	£250 / £100	£500	£250/£150
Data Protection Act	Yes	Not Included	Yes
Environmental Clean Up Costs	£1,000,000	£1,000,000	Not Included
Health & Safety at Work Act - Defence	Yes	Yes	Yes
Indemnity to Directors & Employees	Yes	Yes	Yes
Indemnity to Principal	Yes	Yes	Yes
Personal Liability Overseas	Yes	Yes	Yes
Liable and Slander	Yes	Yes	£250,000 AOP
<b>Employers Liability</b>			
Employee Definition	Optional	Optional	Optional
Corporate Manslaughter	Yes	Yes	Yes
Court Attendance Costs	£250 / £100	£500	Yes
Health & Safety at Work Act - Defence	Yes	Yes	£250/£150
Indemnity to Directors & Employees	Yes	Yes	Yes
Indemnity to Principal	Yes	Yes	Yes
Injury to Partner or Proprietor	Yes	Yes	Yes
Private Work for Insured by Employees	Yes	Not Included	Yes
<b>Business Interruption/Loss of Rent</b>			
Rent Receivable	Yes	Yes	Yes
Alternative Accommodation	Yes	Yes	Yes
Legionellosis	£1,000,000	Yes	10% / £100,000
Legionellosis - Cleaning Costs	£25,000	Yes	Not Included
Rent Receivable on Capital Additions	10% / £500,000	Included	10% / £250,000
Managing Agents	20%	Included	10% / £100,000
Cost of Reletting	Yes	Not Included	Yes
Loss of Attraction	£1,000,000	£250,000	10% / £100,000
Anchor Tenant	£1,000,000	Not Included	Not Included
Notifiable Diseases, Murder & Suicide	£1,000,000	Included	Included
Unlawful Occupation of the property	£10,000	Not Included	£10,000 AOL
Book Debts	Yes	Not Included	Not Included
<b>Legal Contingencies</b>			
Defective Title	Yes	Not Included	Not Included
Restrictive Covenant	Yes	Not Included	Not Included
Absence of Easements	Yes	Not Included	Not Included
Chancel Repair	Yes	Not Included	Not Included
Perpetuity Cover	Yes	Not Included	Not Included

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