

Comparison Checklist

	RESIDENTSLINE	YOUR POLICY
Alterations or additions to the insured property	up to £500,000	
Architects and professional fees and removal of debris costs	✓	
Arson reward	up to £5,000	
Automatic index-linking of buildings sum insured	✓	
Automatic reinstatement of sum insured after claim	✓	
Bee and wasp nest removal	up to £5,000	
Clearing and cleaning of drains and gutters following an insured event	✓	
Communal Contents	✓	
Contractors interest	up to £500,000	
Disability access modifications due to injury following a loss	up to £5000 per flat	
Emergency accommodation	up to £500 per flat	
Emergency cost of minimising losses	up to £25,000	
Employers' Liability	limit £10,000,000	
Fallen trees - removal costs following property damage	up to £5,000	
Fire-extinguishing costs	✓	
Fly-tipping removal	up to £25,000	
Further investigation costs	up to £5,000 in any one year	
Government fees, contributions or imposts	✓	
Landscaping repair costs following damage	up to £25,000	
Lessee's fixtures and improvements	up to £50,000 per flat	
Machinery Breakdown (up to two lifts and four floors)	up to £10,000	
Metered electricity, gas, oil and water - loss following damage	up to £25,000	
Metered electricity, gas, oil and water - unauthorised use	up to £10,000	
Protection against loss of any money in the personal custody of a Director, Officer or Property Manager	up to £5,000	
Mortgage discharge	up to £2,500	
Personal property of others	up to £2,500	
Privity of contract - legal liability following the sale of freehold	up to £2,000,000	
Pets and security dogs' temporary accommodation	up to £500 per flat	
Property Owners' Liability	limit £10,000,000	
Purchaser's interest during conveyancing	✓	
Removal/storage costs of common area contents	up to £5,000	
Replacement of keys or locks in communal areas	up to £7,500	
Rewriting of records	up to £25,000	
Sale of property - additional interest charges incurred	up to £30,000	
Squatters removal costs	up to £5,000	
Storm damage to fences and gates	✓	
Temporary accommodation/loss of rent/contributions and fees plus removal and storage of lessees contents or cost of reletting following:-	up to 35% of your buildings sum insured	
* damage	✓	
* disease, murder or suicide	✓	
* denial of access including by police authority	✓	
* failure of utilities	✓	
Temporary protection	up to £2,500	
Title deeds replacement	up to £2,500	
Trace and access plus replacement of parts up to £500	✓	
Tree felling and lopping if a danger to life or property	up to £5,000	
Tsunami damage	✓	
Water removal from basement due to storm or flood	up to £2,500	
Welfare concern: cost of repairing damage caused by the police	up to £5,000	