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Geo Personal Lines

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Residential Property Owners

Caters for the more price sensitive landlord, with fewer covers and a cheaper price.

- All tenant types, including benefit assisted, housing association, students, asylum seekers
- Unoccupied pending let
- Individual and family lets, shared accommodation, multiple occupancy, HMO's and bedsits
- Single risks or multi property portfolios.
- Non-standard constructions
- Properties undergoing renovation, where intention is to let
- Blocks of flats (up to 10)
- Listed properties
- **Trading options**
- Powerplace

	Rating	Limits
Buildings	Min sum insured	£80,000
	Max sum insured	£2m
	Standard compulsory excess	£300
	Escape of water excess	£500
	Subsidence excess	£1,500
	Property Owners Liability (POL)	£2m as standard. Option to increase to £5m
	Trace & access	Not covered
	Malicious damage by tenant	Not covered
	Theft by tenant	Not covered
	Alternative accommodation / loss of rent	Up to 25% of buildings sum insured
Contents	Min sum insured	£1,000
	Max sum insured	£100,000
	Standard compulsory excess	£300
	Escape of water excess	£500

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