

## Unoccupied Home

Designed for residential properties which are unoccupied for a variety of reasons, including but not limited to;

- Property undergoing renovations
- Properties in probate
- Properties pending let or sale
- Residents placed in long term care
- Long term unoccupied properties (5+ years)
- 3, 6, 9 and 12 month policies available
- Cover ranges from Full Perils down to FLEE cover only
- Listed Buildings
- Non-standard constructions
- Wide postcode acceptance

### Trading options

- Email submission
- Quote & Buy portal
- Delegated Authority and bespoke solutions available

	Rating	Limits
<b>Buildings</b>	Min sum insured	£35,000
	Max sum insured	£1m - (Up to £2m on referral)
	Standard compulsory excess	£250
	Escape of water excess	£1,000 or £2,500 dependent upon cover chosen
	Subsidence excess	£1,000
	Property owners liability	£2m
<b>Contents</b>	Min sum insured	£1,000
	Max sum insured	£100,000
	Standard compulsory excess	£250
	Escape of water excess	£1,000 or £2,500 dependent upon cover chosen
	Contents temporarily removed	20% of the contents sum insured
	Occupiers and personal liability	N/A
	Employers liability	N/A

**Contact**  
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