



Commercial & Industrial Property Owners Cover

Comparison Table

Scheme	CPO - AmTrust Europe Ltd	CPO - Ascot Group's Syndicate 1414 at Lloyd's	UPO - SCOR Syndicate 2015 at Lloyd's	CPO - BRIT	IPO - Ascot Group's Syndicate 1414 at Lloyd's
Minimum Premium	£200 + IPT & Fee	£200 + IPT & Fee	£200 + IPT & Fee	£300 + IPT + Fee	£200 + IPT & Fee
Buildings Sum Insured – Maximum	£3,000,000 when occupied £2,000,000 when unoccupied	£3,000,000 when occupied £2,000,000 when unoccupied	£3,000,000 when occupied £2,000,000 when unoccupied	£3,000,000 when occupied £2,000,000 when unoccupied	£4,000,000 when occupied £2,000,000 when unoccupied
Property Owners Liability	£2,000,000 £5,000,000 option also available	£2,000,000 £5,000,000 option also available	£2,000,000 £5,000,000 option also available	£2,000,000 £5,000,000 option also available	£2,000,000 £5,000,000 option also available
Loss of Rent	20% BSI as standard	20% BSI as standard	20% BSI as standard	20% BSI as standard	20% BSI as standard
Alternative Accommodation	£150,000	✗	✗	25% of the Total Sum Insured. Also includes: Temporary storage of residents furniture and kennelling or boarding domestic pets cover	✗
Indemnity Periods Available	12,24,36 Months	12,24,36 Months	12,24,36 Months	12,24,36 Months	12,24,36 Months
Consecutive Length of Time Before Classed as Unoccupied	30 consecutive days	7 days	7 days	30 consecutive days	7 days
Malicious Damage	£5,000 per period of insurance	£5,000 per period of insurance	£5,000 per period of insurance	Up to the Sum Insured	£5,000 per period of insurance
Trace and Access	£5,000 per period of insurance	£5,000 per period of insurance	£5,000 per period of insurance	£250,000 any one occurrence and aggregate	£5,000 per period of insurance
Illegal Cultivation of Drugs	£5,000 per period of insurance	✗	✗	£25,000 any one occurrence and in the aggregate	✗
Unauthorised Use of Electricity, Gas or Water	£5,000	£10,000	£10,000	£25,000 any one occurrence	£25,000
Additional Metered Supply Charges	✗	✗	✗	£10,000 any one occurrence and in the aggregate	£2,500 any one occurrence and £5,000 in the aggregate
Removal of Debris	No inner limit	✗	✗	No inner limit	No inner limit
Removal of Tenants Debris	✗	✗	✗	No inner limit	✗
Loss of / Replacement of Keys	✗	✗	✗	£25,000 any one occurrence	£1,000 any one occurrence
Theft of Keys	✗	£1,000 per period of insurance	£1,000 per period of insurance	£25,000 any one occurrence	£1,000 any one occurrence
Fly Tipping	✗	✗	✗	✗	✗
Adjacent Property Damage	✗	✗	✗	✗	✗
Loss of Attraction	✗	a) £50,000 or the Sum Insured per Premises whichever is the lesser, any one occurrence b) £250,000 in aggregate per period of insurance	a) £50,000 or the Sum Insured per Premises whichever is the lesser, any one occurrence b) £250,000 in aggregate per period of insurance	£1,000,000 any one occurrence and in the aggregate	£50,000 one occurrence and £250,000 in the aggregate
Prevention of Access	✗	✗	✗	£50,000 any one occurrence and in the aggregate	✗
Additional Costs Cover	✗	✗	✗	£5000, any one insured premises	✗
Alterations & Improvements Cover (Capital Additions)	10% of Building Sum Insured or £250,000 (whichever is less)	✗	✗	10% of the Total Sum Insured or £2,000,000 (whichever is less) any one Occurrence and in the aggregate	✗
Architects', surveyors and other fees	No inner limit	No inner limit	No inner limit	£50,000 any one occurrence and in the aggregate	No inner limit
Drain Clearance Cover	No inner limit	No inner limit	No inner limit	£5,000 any one premises	No inner limit
Tree Removal Cover (to include the cost of lopping, felling or clearance of fallen trees or branches which affect the Insured's Premises or the safety of or access to the Insured Premises)	✗	✗	✗	£2,500 any one occurrence	✗
Standard Excesses	<< Click here >>	<< Click here >>	<< Click here >>	<< Click here >>	<< Click here >>

Optional Extras					
Accidental Damage on Buildings *	✓	✓	✓	✓	✓
Accidental Damage on Landlord Contents *	✓	✓	✓	✓	✓
Legal Expenses	✗	✗	✗	✗	✗
Maximum Number of Properties	No Maximum	No Maximum	No Maximum	No Maximum	No Maximum
Terrorism	Minimum Premium £30 + IPT	Minimum Premium £30 + IPT	Minimum Premium £30 + IPT	Minimum Premium £30 + IPT	Minimum Premium £30 + IPT
Cancellation Terms	Pro Rata - £50 TOR if occupied & £150 TOR if unoccupied + IPT	Pro Rata - £50 TOR if occupied & £150 TOR if unoccupied + IPT	Pro Rata - £50 TOR if occupied & £150 TOR if unoccupied + IPT	Pro Rata	Pro Rata - £50 TOR if occupied & £150 TOR if unoccupied + IPT

CPO - AmTrust Europe Ltd Standard Excesses

	Occupied - built after 1800	Occupied - built before 1800	Unoccupied 0-60 days	Unoccupied 61 days+
Buildings	£250	£250	£500	£2,500
Subsidence, Landslip or Heave	£1,000	£1,000	£1,000	£1,000
Landlord Contents	£250	£250	x	x
Shop Front Glass (not applicable if property unoccupied)	£100	£100	x	x
Loss of Rent (not applicable if property unoccupied)	£250	£250	x	x
Property Owner's Liability	£250	£500	£500	£500

CPO - Ascot Group's Syndicate 1414 at Lloyd's Standard Excesses

	Per Claim
Buildings	£250
Subsidence, Landslip or Heave	£1,000
Shop Front Glass (not applicable if property unoccupied)	£100
Loss of Rent (not applicable if property unoccupied)	£500
Property Owner's Liability	£500

UPO - SCOR Syndicate 2015 at Lloyd's Standard Excesses

	Per Claim
Buildings	£250
Subsidence, Landslip or Heave	£1,000
Shop Front Glass (not applicable if property unoccupied)	£100
Loss of Rent (not applicable if property unoccupied)	£500
Property Owner's Liability	£500

CPO - BRIT Standard Excesses

	Per Claim
Buildings	£250*
Subsidence, Landslip or Heave	£1000
Shop Front Glass (not applicable if property unoccupied)	£250
Loss of Rent (not applicable if property unoccupied)	£250
Property Owner's Liability	£250

* Fire, lightning, earthquake, explosion, aircraft are NIL excess

IPO - Ascot Group's Syndicate 1414 at Lloyd's Standard Excesses

	Occupied - built after 1800	Occupied - built before 1800	Unoccupied 0-60 days	Unoccupied 61 days+
Buildings	£250	£250	£500	£2,500
Subsidence, Landslip or Heave	£1,000	£1,000	£1,000	£1,000
Landlord Contents	£250	£250	x	x
Shop Front Glass (not applicable if property unoccupied)	£100	£100	x	x
Loss of Rent (not applicable if property unoccupied)	£500	£500	x	x
Property Owner's Liability	£500	£500	£500	£500