

PRODUCT OVERVIEW

Cover	Elite Rapid Detail	Elite Full	Elite Full 12	Elite Plus
Insurer	Groupama	Groupama	Groupama	Groupama
Referencing Requirements	Sold combined with satisfactory credit check reference.	Sold combined with a satisfactory full reference.	Sold combined with a satisfactory full reference.	Sold combined with a satisfactory full reference.
Deposits Minimum of 1 month rent	Yes	Yes	Yes	Yes
Period of Insurance	6 months	6 months	12 months	6 months
Excess Equivalent of the first month's rent	Yes	Yes	Yes	Nil Excess
Claims Notification Period	31 days	31 days	31 days	31 days
Main Exclusions Cover runs in line with the tenancy agreement which must commence within 60 days of the reference. Cover expires when either the tenant vacates or cover ends. Policy cannot be renewed if there has been a prior claim.	Yes	Yes	Yes	Yes
Other Conditions A written tenancy agreement must be in place. The first months rent and a deposit equivalent to one month's rent must be taken in full at the commencement of the tenancy.	Yes	Yes	Yes	Yes
Rent Cover				
Total Sum Insured – Rent	£2,500 – as standard	£2,500 – as standard	£2,500 – as standard	£2,500 – as standard
Rent Cover	4 or 5 months rental benefit or until vacant possession of the property	4 or 5 months rental benefit or until vacant possession of the property	4 or 5 months rental benefit or until vacant possession of the property	4 or 5 months rental benefit or until vacant possession of the property
Legal Expenses Cover				
Total Sum Insured – Legal Expenses Up to £50,000 for legal costs and rent only (not counterclaims).	Yes	Yes	Yes	Yes
Legal Cover The cost of taking action against the tenant for unpaid rent.	Yes	Yes	Yes	Yes