Standard Excesses

The following are the standard Excess levels applicable to the Tide Residential Landlords Policy, unless otherwise endorsed:

Claim Type	Excess Applicable
Buildings	£ 250
Escape of Water	£ 500
Subsidence	£ 1,000
Accidental Damage	£ 250
Malicious Damage by Tenant	£ 500

Sub Limits

The following are the standard Sub Limits applicable to the Tide Residential Landlords Policy, unless otherwise endorsed:

Section A: Buildings

Damage caused by manufacture, cultivation, harvesting or processing of any controlled substance:	£5,000 in total for all incidents
Fire extinguishing expenses:	£1,000 per incident
Emergency services damage:	£10,000 in total for all incidents.
Temporary removal:	£5,000 in total for all incidents.
Finding a leak:	£5,000 in total for all incidents.
Additional management fees:	£25,000 in total for all incidents
Alternative residential accommodation:	25% of the Sum Insured for the corresponding Building, subject to a maximum of 36 months.
Clearing drains:	£10,000 in total for all incidents.
Expediting costs:	£10,000 per incident
Fly tipping:	£5,000 in total for all incidents
Loss of metered water:	£10,000 in total for all incidents
Changing locks:	£5,000 in total for all incidents.
Unauthorised use of utilities:	£10,000 in total for all incidents
Frustrated legal fees:	£5,000 in total for all incidents
Insurance premiums:	£10,000 in total for all incidents.
Vermin:	£2,000 in total for all incidents.
Removing nests:	£1,000 per incident.
Tree felling and lopping:	£500 per incident. £5,000 in total for all incidents.

Tree removal:	Removal £500 per incident; £2,500 in total for all incidents. Replanting £2,500 in total for all incidents.
Welfare concern:	£10,000 per incident
Undamaged portions **of Buildings:**	up to 10% of Sum Insured for the corresponding Buildings.
Malicious damage caused by a Tenant:	£5,000 per incident.

Section B: Landlords Contents

Personal Effects:	£500 per person per incident
Computer system records:	£1,000 per incident
Damage caused by a sudden, identifiable and unintended incident of Pollution:	£25,000 in total for all incidents
Fire extinguishing expenses:	£1,000 per incident
Alternative residential accommodation:	£10,000 per incident
Contents temporarily removed from the Insured Address:	£5,000 in total for all incidents
Documents and computer records away from the Insured Address: a. Computer system records: b. All other documents:	a. £1,000 per incident b. 10% of the total value of such property
Following Damage to glass: a. Damage to frames and the costs of removing Landlord's Contents: b. Costs of silvering, embossing, lettering, bending or ornamenting glass:	a. £500 per incident b. £500 per incident
Malicious damage caused by a Tenant:	£5,000 per incident

Section C: Loss of Rent

Loss due to Damage caused by Pollution:	£10,000 in total for all incidents
Additional cover, Utility failure:	£5,000 in total for all incidents
Payment of rates:	£25,000 any one incident £50,000 in total for all incidents

Section D: Property Owners Liability

Claims due to Pollution:	As per the **Limit of Indemnity**, in the aggregate including defence costs
Data Protection Act:	As per the **Limit of Indemnity**, in the aggregate including defence costs
Defective Premises Act:	£2,000,000 or as per the **Limit of Indemnity**, whichever is the lower, in the aggregate including defence costs
Health and safety and manslaughter defence costs:	£250,000 In the aggregate for all defence costs