

POLICY FEATURES – BUILDINGS All limits are ‘up to’	15% Commission	20% Commission	22.5% Commission
Notional Sum Insured	£0.5M	£1.0M	£1.25M
Alternative Accommodation	£25,000	£50,000	£75,000
Trace and Access	£2,500	£5,000	£7,500
Lock Replacement	£300	£500	£750
Property Owners Liability	£2M	£2M	£2M
Defective Premises	£2M	£2M	£2M
Compulsory Excess	£150	£100	£50
Flood Excess	£100	£150	£200
Subsidence Excess	£1,000	£1,000	£1,000
Escape of Water Excess	£400	£250	£250
Accidental Damage*	Optional	Optional	Optional
Accidental Damage to Drains and Pipes	Included	Included	Included
Accidental Breakage of Glass, Ceramic hobs or Sanitary ware	Included	Included	Included
Accidental Pet Damage	Excluded	Excluded	Included *when Accidental Damage is selected
Matching Sets and Suites	Excluded	Excluded	Included
Emergency Entry	£1,000	£1,000	£1,000
Unoccupied Period	30 days	60 days	60 days

POLICY FEATURES – CONTENTS All limits are ‘up to’	15% Commission	20% Commission	22.5% Commission
Sum Insured	£60,000	£250,000	£350,000
Valuables	20% of Contents Sum Insured	20% of Contents Sum Insured	20% of Contents Sum Insured
Single Article Limit	£4,000	£10,000	£10,000
High Risk Valuables Limit	12.5% of Contents Sum Insured	12.5% of Contents Sum Insured	12.5% of Contents Sum Insured
High Risk Single Article Limit	£4,000	£5,000	£5,000
Valuables Safe Warranty (High risk valuables and specified jewellery)	>£25,000 Combined	>£25,000 Combined	>£25,000 Combined
Visitors Personal Possessions	Excluded	£500	£500
Freezer Cover	£500	Unlimited	Unlimited
Money in Home	£500	£1,000	£2,000
Contents in Open	£500	£1,000	£2,000
Removal of Nests	Included	Included	Included
Shopping in Transit	Excluded	Excluded	£1,000
Plants in Garden	Excluded	£1,500	£2,500
Theft from Outbuilding	£1,500	£2,500	£3,500
Temporary Removal	£5,000	£10,000	£10,000
Office Equipment	£5,000	£10,000	£12,500
Business Stock	Excluded	£500	£1,000
Alternative Accommodation	£15,000	£25,000	£50,000

POLICY FEATURES – CONTENTS All limits are 'up to'	15% Commission	20% Commission	22.5% Commission
Contents Excess	£150	£100	£50
Escape of Water Excess	£400	£250	£250
Accidental Damage	Optional	Optional	Optional
Accidental Damage to Audio or Visual Equipment	Excluded	Included	Included
Accidental Damage to Mirrors or Glass	Excluded	Included	Included
Accidental Pet Damage	Excluded	Excluded	Included when Accidental Damage Selected
Matching Sets and Suites	Excluded	Excluded	Included
Downloaded Audio/Visual Files	Excluded	£1,500	£2,500
Loss of Theft of Keys	£500	£1,000	£1,500
Loss of Oil and Metered Water	£500	£1,000	£1,500
Wedding/Recognised Religious Festival Cover	Excluded	10% of Contents Sum Insured	10% of Contents Sum Insured
Deeds and Documents	Excluded	£1,500	Unlimited
Students Contents	Excluded	£5,000	£5,000
Unoccupied Period	30 days	60 days	60 days
Personal Liability	£2M	£2M	£2M
Employer's Liability	£10M	£10M	£10M

POLICY FEATURES – UNSPECIFIED PERSONAL POSSESSIONS All limits are 'up to'	15% Commission	20% Commission	22.5% Commission
Overall Limit	£10,000	£20,000	£30,000
Single Article Limit	£2,000	£2,500	£3,000
Money	£500	£750	£1,000
Credit Cards	£1,000	£2,500	£5,000
Pedal Cycles	£500	£500	£500
Specified Cycles - Maximum per Cycle	£1,000	£1,500	£2,000
Specified Cycles – Policy Maximum	£3,000	£5,000	£7,500

POLICY FEATURES – SPECIFIED PERSONAL POSSESSIONS All limits are 'up to'	15% Commission	20% Commission	22.5% Commission
Overall Limit	£10,000	£20,000	£30,000
Single Article Limit	£5,000	£7,500	£10,000
Combined Specified and Unspecified Limit	£20,000	£40,000	£60,000
Motorised Mobility Scooters (Not registered for road use)	Excluded	Excluded	Excluded