

POLICY FEATURES – BUILDINGS All limits are ‘up to’	20% COMMISSION
Granted Sum Insured	£1.0M
Alternative Accommodation	£50,000
Trace and Access	£5,000
Lock Replacement	£500
Property Owners Liability	£2M
Compulsory Policy Excess	£100
Flood Excess (in addition to the Compulsory Policy Excess)	£150
Subsidence Excess (replaces the Compulsory Policy Excess)	£1,000
Removal of Nests	£250
Escape of Water Excess (in addition to the Compulsory Policy Excess)	£250
Accidental Damage*	Optional
Accidental Damage to Drains and Pipes	Included
Accidental Breakage of Glass, Ceramic hobs or Sanitary ware	Included
Accidental Damage caused by Domestic Pets	Excluded
Matching Sets and Suites	Excluded
Emergency Access	£1,000
Unoccupied Period	60 days

POLICY FEATURES – CONTENTS All limits are ‘up to’	20% COMMISSION
Sum Insured	£250,000
Flood Excess (in addition to the Compulsory Policy Excess)	£150
Valuables	30% of Contents Sum Insured
Single Article Limit	£10,000
High Risk Valuables Limit	12.5% of Contents Sum Insured
High Risk Single Article Limit	£5,000
Valuables Safe Warranty (High risk valuables and specified jewellery)	>£25,000 Combined
Visitors Personal Possessions	£500
Freezer Cover	Unlimited
Money in Home	£1,000
Contents in Open	£1,000
Shopping in Transit	Excluded
Plants in Garden	£1,500
Theft from Outbuilding	£2,500
Temporary Removal	£10,000
Office Equipment	£10,000
Business Stock	£500

Alternative Accommodation	£25,000
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Contents Policy Excess	£100
Escape of Water Excess (in addition to the Compulsory Policy Excess)	£250
Accidental Damage	Optional
Accidental Damage to Audio or Visual Equipment	Included
Accidental Damage to Mirrors or Glass	Included
Accidental Damage caused by Domestic Pets	Excluded
Matching Sets and Suites	Excluded
Downloaded Audio/Visual Files	£1,500
Loss of Theft of Keys	£1,000
Accidental Loss of metered water and domestic heating oil	£1,000
Wedding/Recognised Religious Festival Cover	10% of Contents Sum Insured
Deeds and Documents	£1,500
Students Contents	£5,000
Unoccupied Period	60 days
Personal Liability	£2M

Employer's Liability	£10M
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POLICY FEATURES – UNSPECIFIED PERSONAL POSSESSIONS All limits are 'up to'	20% COMMISSION
Overall Limit	£20,000
Single Article Limit	£2,500
Money	£750
Credit Cards	£2,500
Pedal Cycles	£500

POLICY FEATURES – SPECIFIED PERSONAL POSSESSIONS All limits are 'up to'	20% COMMISSION
Overall Limit	£20,000
Single Article Limit	£7,500
Specified Cycles - Maximum per Cycle	£1,500
Specified Cycles – Policy Maximum	£5,000

Combined Specified and Unspecified Limit	£40,000
Motorised Mobility Scooters (Not registered for road use)	Excluded

This is a summary only of the cover that applies to the policy selected. Please refer to the HomeCare policy wording and the endorsements for the full details of each policy feature.