

POLICY FEATURES – BUILDINGS All limits are ‘up to’	15% Commission	20% Commission	22.5% Commission
Granted Sum Insured	£0.5M	£1.0M	£1.25M
Alternative Accommodation	£12,500 or up to 4 months accommodation	£20,000 or accommodation up to 5 months	£30,000 or accommodation up to 6 months
Trace and Access	£2,500	£5,000	£7,500
Lock Replacement	£300	£500	£750
Property Owners Liability	£2M	£2M	£2M
Compulsory Policy Excess	£150	£100	£50
Flood Excess (in addition to the Compulsory Policy Excess)	£100	£150	£200
Subsidence Excess (replaces the Compulsory Policy Excess)	£1,000	£1,000	£1,000
Removal of Nests	£250	£250	£250
Escape of Water Excess (in addition to the Compulsory Policy Excess)	£400	£350	£350
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 Damage caused by Domestic Pets	Excluded	Excluded	Included *when Accidental Damage is selected
Matching Sets and Suites	Excluded	Excluded	Included
Emergency Access	£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
Flood Excess (in addition to the Compulsory Policy Excess)	£100	£150	£200
Valuables	20% of Contents Sum Insured	30% of Contents Sum Insured	30% 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
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	£7,500 or accommodation up to 4 months	£10,000 or accommodation up to 5 months	£15,000 or accommodation up to 6 months

POLICY FEATURES – CONTENTS All limits are ‘up to’	15% Commission	20% Commission	22.5% Commission
Contents Policy Excess	£150	£100	£50
Escape of Water Excess (in addition to the Compulsory Policy Excess)	£400	£350	£350
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 Damage caused by Domestic Pets	Excluded	Excluded	Included when Accidental Damage Selected
Matching Sets and Suites	Excluded	Excluded	Included
Downloaded Audio/Visual Files	Excluded	£1,500	£2,500
Loss or Theft of Keys	£500	£1,000	£1,500
Accidental Loss of metered water and domestic heating oil	£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

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
Specified Cycles - Maximum per Cycle	£1,000	£1,500	£2,000
Specified Cycles – Policy Maximum	£3,000	£5,000	£7,500
Combined Specified and Unspecified Limit	£20,000	£40,000	£60,000
Motorised Mobility Scooters (Not registered for road use)	Excluded	Excluded	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.