

<b>POLICY FEATURES – BUILDINGS</b> All limits are ‘up to’	<b>15% Commission</b>	<b>20% Commission</b>	<b>22.5% Commission</b>
<b>Granted Sum Insured</b>	£1.0M	£1.0M	£1.25M
<b>Alternative Accommodation</b>	£12,500 or up to 4 months accommodation	£20,000 or accommodation up to 5 months	£30,000 or accommodation up to 6 months
<b>Trace and Access</b>	£2,500	£5,000	£7,500
<b>Lock Replacement</b>	£300	£500	£750
<b>Property Owners Liability</b>	£2M	£2M	£2M
<b>Compulsory Policy Excess</b>	£150	£100	£50
<b>Flood Excess</b> (in addition to the Compulsory Policy Excess)	£100	£150	£200
<b>Subsidence Excess</b> (replaces the Compulsory Policy Excess)	£1,000	£1,000	£1,000
<b>Removal of Nests</b>	£250	£250	£250
<b>Escape of Water Excess</b> (in addition to the Compulsory Policy Excess)	£400	£350	£350
<b>Accidental Damage*</b>	Optional	Optional	Optional
<b>Accidental Damage to Drains and Pipes</b>	Included	Included	Included
<b>Accidental Breakage of Glass, Ceramic hobs or Sanitary ware</b>	Included	Included	Included
<b>Accidental Damage caused by Domestic Pets</b>	Excluded	Excluded	Included *when Accidental Damage is selected
<b>Matching Sets and Suites</b>	Excluded	Excluded	Included
<b>Emergency Access</b>	£1,000	£1,000	£1,000
<b>Unoccupied Period</b>	30 days	60 days	60 days

<b>POLICY FEATURES – CONTENTS</b> All limits are 'up to'	<b>15% Commission</b>	<b>20% Commission</b>	<b>22.5% Commission</b>
<b>Sum Insured</b>	£100,000	£250,000	£350,000
<b>Flood Excess</b> (in addition to the Compulsory Policy Excess)	£100	£150	£200
<b>Valuables</b>	20% of Contents Sum Insured	30% of Contents Sum Insured	30% of Contents Sum Insured
<b>Single Article Limit</b>	£4,000	£10,000	£10,000
<b>High Risk Valuables Limit</b>	12.5% of Contents Sum Insured	12.5% of Contents Sum Insured	12.5% of Contents Sum Insured
<b>High Risk Single Article Limit</b>	£4,000	£5,000	£5,000
<b>Valuables Safe Warranty (High risk valuables and specified jewellery)</b>	>£25,000 Combined	>£25,000 Combined	>£25,000 Combined
<b>Visitors Personal Possessions</b>	Excluded	£500	£500
<b>Freezer Cover</b>	£500	Unlimited	Unlimited
<b>Money in Home</b>	£500	£1,000	£2,000
<b>Contents in Open</b>	£500	£1,000	£2,000
<b>Shopping in Transit</b>	Excluded	Excluded	£1,000
<b>Plants in Garden</b>	Excluded	£1,500	£2,500
<b>Theft from Outbuilding</b>	£1,500	£2,500	£3,500
<b>Temporary Removal</b>	£5,000	£10,000	£10,000
<b>Office Equipment</b>	£5,000	£10,000	£12,500
<b>Business Stock</b>	Excluded	£500	£1,000
<b>Alternative Accommodation</b>	£7,500 or accommodation up to 4 months	£10,000 or accommodation up to 5 months	£15,000 or accommodation up to 6 months

<b>POLICY FEATURES – CONTENTS</b> All limits are ‘up to’	<b>15% Commission</b>	<b>20% Commission</b>	<b>22.5% Commission</b>
<b>Contents Policy Excess</b>	£150	£100	£50
<b>Escape of Water Excess</b> (in addition to the Compulsory Policy Excess)	£400	£350	£350
<b>Accidental Damage</b>	Optional	Optional	Optional
<b>Accidental Damage to Audio or Visual Equipment</b>	Excluded	Included	Included
<b>Accidental Damage to Mirrors or Glass</b>	Excluded	Included	Included
<b>Accidental Damage caused by Domestic Pets</b>	Excluded	Excluded	Included when Accidental Damage Selected
<b>Matching Sets and Suites</b>	Excluded	Excluded	Included
<b>Downloaded Audio/Visual Files</b>	Excluded	£1,500	£2,500
<b>Loss or Theft of Keys</b>	£500	£1,000	£1,500
<b>Accidental Loss of metered water and domestic heating oil</b>	£500	£1,000	£1,500
<b>Wedding/Recognised Religious Festival Cover</b>	Excluded	10% of Contents Sum Insured	10% of Contents Sum Insured
<b>Deeds and Documents</b>	Excluded	£1,500	Unlimited
<b>Students Contents</b>	Excluded	£5,000	£5,000
<b>Unoccupied Period</b>	30 days	60 days	60 days
<b>Personal Liability</b>	£2M	£2M	£2M
<b>Employer’s Liability</b>	£10M	£10M	£10M

<b>POLICY FEATURES – UNSPECIFIED PERSONAL POSSESSIONS</b> All limits are 'up to'	<b>15% Commission</b>	<b>20% Commission</b>	<b>22.5% Commission</b>
Overall Limit	£15,000	£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

<b>POLICY FEATURES – SPECIFIED PERSONAL POSSESSIONS</b> All limits are 'up to'	<b>15% Commission</b>	<b>20% Commission</b>	<b>22.5% Commission</b>
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.**