

BDHomeOptions and Home Options Plus

POLICY FEATURES – BUILDINGS	Home Options All limits are ‘up to’	Home Options Plus All limits are ‘up to’	Resi Let All limits up to
Granted Sum Insured	£0.5M	£1.0M	£0.5M
Alternative Accommodation	£20,000 or accommodation up to 5 months	£20,000 or accommodation up to 5 months	£20,000 or accommodation up to 5 months
Trace and Access	£5000	£5000	£5000
Lock Replacement	£1000	£1000	£250
Property Owners Liability	£2M	£2M	£2M
Compulsory Policy Excess	£100	£100	£100
Flood Excess (in addition to the Compulsory Policy Excess)	£0	£0	£0
Subsidence Excess (replaces the Compulsory Policy Excess)	£1,000	£1,000	£1,000
Escape of Water Excess (in addition to the Compulsory Policy Excess)	£350	£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	Excluded
Matching Sets and Suites	Excluded	Excluded	Excluded
Emergency Access	£1,000	£1,000	£1,000
Unoccupied Period	30 days	30 days	30 days

POLICY FEATURES – CONTENTS	Home Options All limits are ‘up to’	Home Options Plus All limits are ‘up to’
Sum Insured	£60,000	£250,000
Flood Excess (in addition to the Compulsory Policy Excess)	£0	£0
Valuables	25% of Contents Sum Insured	30% of Contents Sum Insured
Single Article Limit	£5,000	£10,000
High Risk Valuables Limit	12.5% of Contents Sum Insured	12.5% of Contents Sum Insured
High Risk Single Article Limit	£5,000	£5,000
Visitors Personal Possessions	Excluded	Excluded
Freezer Cover	Unlimited	Unlimited
Money in Home	£500	£750
Contents in Open	£1,000	£1,000
Shopping in Transit	Excluded	Excluded
Plants in Garden	Excluded	Excluded
Theft from Outbuilding	£2,500	£2,500
Temporary Removal	£10,000	£10,000
Business Stock	Excluded	Excluded
Alternative Accommodation	£10,000 or accommodation up to 5 months	£10,000 or accommodation up to 5 months

POLICY FEATURES – CONTENTS All limits are ‘up to’	Home Options All limits are ‘up to’	Home Options Plus All limits are ‘up to’
Contents Policy Excess	£100	£100
Escape of Water Excess (in addition to the Compulsory Policy Excess)	£350	£350
Accidental Damage	Optional	Optional
Accidental Damage to Audio or Visual Equipment	Optional	Optional
Accidental Damage to Mirrors or Glass	Included	Included
Accidental Damage caused by Domestic Pets	Excluded	Excluded
Matching Sets and Suites	Excluded	Excluded
Loss of Theft of Keys	£500	£500
Accidental Loss of metered water and domestic heating oil	£1000	£1000
Wedding/Recognised Religious Festival Cover	10% of Contents Sum Insured	10% of Contents Sum Insured
Deeds and Documents	Excluded	Excluded
Students Contents	Excluded	Excluded
Unoccupied Period	30 days	30 days
Personal Liability	£2M	£2M
Employer’s Liability	£10M	£10M

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POLICY FEATURES – UNSPECIFIED PERSONAL POSSESSIONS	Home Options All limits are ‘up to’	Home Options Plus All limits are ‘up to’
Overall Limit	£10,000	£10,000
Single Article Limit	£2,000	£2,000
Money	£500	£750
Credit Cards	£1000	£1000
Pedal Cycles	£500	£500

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