

POLICY FEATURES – BUILDINGS	All limits are ‘up to’
Granted Sum Insured	£1.25M
Alternative Accommodation	£75,000
Trace and Access	£7,500
Lock Replacement	£750
Property Owners Liability	£2M
Compulsory Policy Excess	£50
Flood Excess (in addition to the Compulsory Policy Excess)	£200
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	Included *when Accidental Damage is selected
Matching Sets and Suites	Included
Emergency Access	£1,000
Unoccupied Period	60 days

POLICY FEATURES – CONTENTS	All limits are ‘up to’
Sum Insured	£350,000
Flood Excess (in addition to the Compulsory Policy Excess)	£200
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	£2,000
Contents in Open	£2,000
Shopping in Transit	£1,000
Plants in Garden	£2,500
Theft from Outbuilding	£3,500
Temporary Removal	£10,000
Office Equipment	£12,500
Business Stock	£1,000
Alternative Accommodation	£50,000

POLICY FEATURES – CONTENTS	All limits are ‘up to’
Contents Policy Excess	£50
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	Included when Accidental Damage Selected
Matching Sets and Suites	Included
Downloaded Audio/Visual Files	£2,500
Loss of Theft of Keys	£1,500
Accidental Loss of metered water and domestic heating oil	£1,500
Wedding/Recognised Religious Festival Cover	10% of Contents Sum Insured
Deeds and Documents	Unlimited
Students Contents	£5,000
Unoccupied Period	60 days
Personal Liability	£2M
Employer’s Liability	£10M

POLICY FEATURES – UNSPECIFIED PERSONAL POSSESSIONS	All limits are ‘up to’
Overall Limit	£30,000
Single Article Limit	£3,000
Money	£1,000
Credit Cards	£5,000
Pedal Cycles	£500

POLICY FEATURES – SPECIFIED PERSONAL POSSESSIONS	All limits are ‘up to’
Overall Limit	£30,000
Single Article Limit	£10,000
Specified Cycles - Maximum per Cycle	£2,000
Specified Cycles – Policy Maximum	£7,500
Combined Specified and Unspecified Limit	£60,000
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.