



Insurer/Product name	Aviva Distinct Home 75	Aviva Distinct Home 150	NIG Advantage Elite
<b>CONTENTS</b>			
Accidental damage	Automatically included	Automatically included	Automatically included
Inner limit for valuables	£10,000	£10,000	£10,000
SAL Contents	Up to contents sum insured	Up to contents sum insured	£15,000
SAL Valuables	£5,000	£5,000	£5,000
SAL pedal cycles	Up to contents sum insured	Up to contents sum insured	£2,000
Personal money	£2,500 £5,000 in safe	£5,000 £10,000 in safe	£2,000
Credit cards	£10,000	£10,000	£2,000
Contents temporarily removed	Up to contents sum insured, worldwide (applies to art, antique and collectables and personal belongings sections too)	Up to contents sum insured, worldwide (applies to art, antique and collectables and personal belongings sections too)	20% of the total contents sum insured
Theft of keys	Up to contents sum insured (no excess)	Up to contents sum insured (no excess)	£2,500
Rent and alternative accommodation	Up to 2 years	Up to combined contents and art, antique and collectables sums insured	15% of the total contents sum insured
Oil and metered water	Up to contents sum insured	Up to contents sum insured	£5,000
Reinstatement of documents	£5,000	£5,000	£5,000
Freezer contents	Up to contents sum insured (no excess)	Up to contents sum insured (no excess)	Up to the total contents sum insured
Tenants liability	15% of contents sum insured	15% of contents sum insured	20% of the total contents sum insured
Garden cover	£25,000 (covered under buildings section)	£25,000 including trespass cover (covered under buildings section)	£2,500
Household removal by professional removers	Up to the total contents sum insured	Up to the total contents sum insured	Up to the total contents sum insured
Seasonal and wedding gifts	10% increase of contents sum insured	10% increase of contents sum insured	£5,000
Visitors and non resident domestic staff personal effects	£3,000 per visitor	£3,000 per visitor	£10,000 total
Business contents	£10,000 (including £1,000 stock)	£15,000 (including £2,500 stock)	£2,500 per visitor £10,000
New purchases	15% of contents sum insured	15% of contents sum insured	10% of the total contents sum insured
Students contents	£5,000 per person	£5,000 per person	£5,000
Matching sets	Included as standard	Included as standard	50% of the cost of replacing companion pieces
Theft from motor vehicles	£5,000 (also applies to art, antique and collectables and personal belongings sections)	£5,000 (also applies to art, antique and collectables and personal belongings sections)	£5,000
Theft from outbuildings	Up to contents sum insured	Up to contents sum insured	£5,000
Personal accident	£25,000 fatal injury benefit	£25,000 fatal injury benefit	£5,000
Replacement cost guarantee	Not stated	Not stated	Claims settlement increased to 125% of the total sum insured, provided an acceptable valuation for contents, valuables, works of art and collections has been supplied at inception or renewal. Guarantee applied to works of art and collections section if a valuation is present for these sections.
<b>LEGAL EXPENSES</b>			
Legal Expenses	£100,000	£100,000	£50,000



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<b>BUILDINGS</b>			
Accidental damage	Automatically included	Automatically included	Automatically included
Rent and alternative accommodation	Up to 2 years	Up to buildings sum insured	15% of the buildings sum insured
Trace and access	£15,000	Up to buildings sum insured	£5,000
Outdoor items	£10,000 (covered under contents section)	£25,000 (covered under contents section)	£2,500 unless specified in the schedule
Buildings works	Full details of any building work or refurbishment with a value of over £25,000 must be provided in advance	Full details of any building work or refurbishment with a value of over £25,000 must be provided in advance	£25,000
Matching sets and suites	Parts of pairs, plus undamaged parts of a bathroom suite or fitted kitchen and their tiles	Parts of pairs, plus undamaged parts of a bathroom suite or fitted kitchen and their tiles	50% of the cost of replacing companion pieces
New fixtures and fittings	Not covered	15% of buildings sum insured	£10,000
Rebuilding cost guarantee	Up to 150% of building sums insured if a professional valuation has been completed, index-linked continuously and adjusted to reflect any consequent alterations	Up to 150% of building sums insured if a professional valuation has been completed, index-linked continuously and adjusted to reflect any consequent alterations	Rebuilding claims settlement increased to 125% of the total sum insured, where an acceptable valuation is supplied at inception or subsequent renewal. To be acceptable the valuation must be carried out by an independent valuer and be no more than 3 years old when received by NIG.

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