



High Net Worth Policies available through the Source Online

Insurer / Product Name	Aviva Distinct 75	Aviva Distinct 150	iPrism Excel - Ageas & Brit Insurance Generic Policy Wording
BUILDINGS			
Accidental Damage	Automatically Included	Automatically Included	Automatically included
Rent & Alternative Accommodation	Up to 2 years	Up to buildings sum insured	Up to 5 years
Garden Cover	£25,000 (covered under buildings section)	£25,000 including trespass cover (covered under buildings section)	10% of Buildings sum insured
Trace & Access	£15,000	Up to buildings sum insured	£50,000 to cover costs of finding leaks in water or heating systems
Outdoor Items	£10,000 (covered under contents section)	£25,000 (covered under contents section)	Up to contents sum insured
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	Full details of any building work or refurbishment with a value of over £75,000 must be provided in advance
Matching Sets & 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	Cover is replacement which means that where a match cannot be made undamaged parts will be paid for
New Fixtures & Fittings	Not covered	15% of buildings sum insured	10% of buildings sum insured for 60 days
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	Unlimited if a professional valuation has been completed, index-linked continuously and adjusted to reflect any consequent alterations



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Accidental Damage	Automatically Included	Automatically Included	All Risks Worldwide
Inner Limits for Valuables	£10,000	£10,000	£7,500 in all, £7,500 single article limit
SAL Contents	Up to contents sum insured	Up to contents sum insured	£15,000
SAL Valuables	£5,000	£5,000	£7,500
SAL pedal cycles	Up to contents sum insured	Up to contents sum insured	Up to contents sum insured
Personal Money	£2,500, £5,000 in safe	£5,000, £10,000 in safe	£5,000, £10,000 in safe
Credit Cards	£10,000	£10,000	£30,000
Contents Temporarily Removed	Up to contents sum insured, worldwide (applies to art, antique and collectables and personal belongings section too)	Up to contents sum insured, worldwide (applies to art, antique and collectables and personal belongings section too)	Up to contents sum insured, worldwide (applies to art, antiques and valuables)
Theft of Keys	Up to contents sum insured (no excess)	Up to contents sum insured (no excess)	Up to contents sum insured (no excess)
Rent & Alternative Accomodation	Up to 2 years	Up to combined contents and art, antique and collectibles sum insured	Up to 5 years
Oil & Metered Water	Up to contents sum insured	Up to contents sum insured	£50,000
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 contents sum insured (no excess)
Tenants Liability	15% of contents sum insured	15% of contents sum insured	£2,000,000
Household Removal by Professional Removers	Up to total contents sum insured	Up to total contents sum insured	Up to total contents sum insured



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Seasonal and wedding gifts	10% increase of contents sum insured	10% increase of contents sum insured	25% of contents sum insured
Visitors' and Non-resident Domestic Staff's Personal Effects	£3,000 per visitor	£3,000 per visitor	Up to contents sum insured
Business Contents	£10,000 (including £1,000 stock)	£15,000 (including £2,500 stock)	Up to contents sum insured (includes stock)
New Purchases	15% of contents sum insured	15% of contents sum insured	25% of contents sum insured
Students Contents	£5,000 per person	£5,000 per person	Up to contents sum insured
Matching Sets	Included as standard	Included as standard	Included as standard
Theft from Motor Vehicles	£5,000 (also applied to art, antiques and collectables and personal belongings section)	£5,000 (also applied to art, antiques and collectables and personal belongings section)	Up to contents sum insured, (also applies to art, antiques and valuables)
Theft from Outbuildings	Up to contents sum insured	Up to contents sum insured	Up to contents sum insured
Personal Accident	£25,000 fatal injury benefit	£25,000 fatal injury benefit	£25,000 fatal injury benefit
Replacement Cost Guarantee	Not stated	Not stated	Available on request
OTHER COVER			
Legal Expenses	£100,000	£100,000	£50,000
LAST UPDATE >	07.01.2011 / Version 1		

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