

Insurer / Product Name	AXA <i>ABC & ABC (excl FPL & HA)</i>	Groupama <i>Bedrooms & Home</i>	Legal & General <i>Choices</i>	NIG <i>Advantage Select</i>	NIG <i>Home</i>	Aviva <i>Your House</i>	Aviva <i>Home Plus</i>	Royal & Sun Alliance <i>Clearchoice</i>	Zurich <i>Home Solutions</i>
BUILDINGS									
Buildings sum insured limits	Min £40,000 Max £999,999	Bedrooms - Up to £400,000 Home - Min £45,000 Home - Max £400,000	Up to £800,000	min £40,000 - max £350,000	min £40,000 - max £350,000	Up to £500,000	Min £35,000 Notional Max £500,000 Sum Insured Max No Limit	Up to £500,000	Min £40,000 Notional Max £500,000
Escape of Water Excess (minimum)	£250	£250	£250	£50	£50	£200	£200	£50	£50
Buildings - Extended Accidental Damage Excess (Minimum)	£100	£100	100	50	£50	£200	£200	£50	£50
Subsidence excess	£500, £1,000 or £2,500	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	1000
Buildings - all other excesses (minimum)	£100	£100	£100	£50	£50	£100	£100	£50	£50
Accidental damage included within Standard Perils	Service pipes & cables/ Glass & sanitary ware	Service pipes & cables/ Glass & sanitary ware	Service pipes & cables/ Glass & sanitary ware	Drains, pipes cables and underground tanks, glass and sanitaryware included as standard	Drains, pipes cables and underground tanks, glass and sanitaryware included as standard	Accidental damage to cables and underground pipes, fixed glass and sanitary fittings included as standard	Accidental damage to cables and underground pipes, fixed glass and sanitary fittings included as standard	Drains Pipes or Underground Tanks, glass and sanitary ware included as standard	Accidental damage to cables and underground pipes, glass and sanitary ware included as standard
Legal liability as owner	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000
Alternative accommodation and loss of rent	20% of buildings sum insured	Maximum of 2 years rent you are responsible for paying or would have received until the Home is fit to live in	£50,000	20% of the Sum Insured	15% of the sum insured	Any ground rent you still have to pay for up to 2 years or any reasonable extra accommodation expenses. Limit 20% of the Sum Insured	20%	20% of sum insured	20% of sum insured
Trace and access (costs involved in tracing a leak)	£5,000	£5,000	£5,000	£5,000	n/a	£5,000	£5,000	£5,000	£5,000
Additional cover available	Accidental Damage to Buildings	Accidental Damage to Buildings	Accidental Damage to Buildings	Accidental Damage to Buildings	Accidental Damage to Buildings	Accidental Damage to Buildings	Accidental Damage to Buildings	Accidental Damage to Buildings	Accidental Damage to Buildings
Unoccupancy Limits	30 days	60 days	60 days	60 days	35 days	60 days	60 days	60 days	60 days

Insurer / Product Name	AXA <i>ABC & ABC (excl FPL & HA)</i>	Groupama <i>Bedrooms & Home</i>	Legal & General <i>Choices</i>	NIG <i>Advantage Select</i>	NIG <i>Home</i>	Aviva <i>Your House</i>	Aviva <i>Home Plus</i>	Royal & Sun Alliance <i>Clearchoice</i>	Zurich <i>Home Solutions</i>
CONTENTS									
Contents sum insured limits	Min £20,000 Max £75,000	Bedrooms Set @ £50,000 Home Min £17,500 Max £80,000	First time buyer: £25,000 Standard: £40,000 Standard Std £50,000 & £60,000 Standard Plus £70,000	£40,000	£18000 min	£55,000	Min £15,000	£50,000 blanket cover	Min £12,500 on sum insured basis Notional £50000
Escape of Water Excess (Minimum)	£250	£250	£250	£50	£50	£200	£200	£50	£50
Extended Accidental Damage Excess (Minimum)	£100	£100	100	£50	50	£200	£200	£50	50
Contents - all other excesses (minimum)	£100	£100	£100	£50	£50	£100	£100	£50	£50
Valuables	1/3 of contents sum insured	40% of contents sum insured	33% of contents sum insured (minimum £14000)	30% of the sum insured	£5,000	1/2 bed £8,000 3 bed £10,000 4/5 bed £12,500	No more than 1/3 of contents sum insured	£10,000	40% of the contents sum insured
SAL (single article limit)	5% of contents sum insured	£2,500	5% of the contents sum insured (minimum £2000) for any one article pair or set	5% of the sum insured	£1,000	£2,000	£2,000	£2,000	£2,500
Loss of keys	500 (covered under both Buildings and Contents Section)	£1,000 replacement locks	750 (Theft only)	£750 (covered under either the buildings and contents section)	£250	Up to the sum insured	Up to the sum insured	£750 (locks & keys)	Reasonable cost
Visitors effects	£500	£2,500	N/A	up to the sum insured	up to the sum insured	£1,000	£1,000	£500 (Visitors personal belongings)	£250
Students cover	No limits	Up to £5,000	£5000 (limit £1000 for any single article, pair or set)	20% of the sum insured	£5,000	Up to £5,000	20% of contents sum insured	Contents Sum Insured	£5,000
Christmas	10% of sum insured	Sum insured increased by 10% during December	10% of contents sum insured (covers any special event or religious festival)	10% in the month of December	n/a	Sum insured increased by £3,000 during any month when you celebrate a religious festival	Sum insured increased by £3,000 during any month when you celebrate a religious festival	Sum Insured increased by £1000 during the month of December	Sum Insured increased by £5000 during December and January

Insurer / Product Name	AXA <i>ABC & ABC (excl FPL & HA)</i>	Groupama <i>Bedrooms & Home</i>	Legal & General <i>Choices</i>	NIG <i>Advantage Select</i>	NIG <i>Home</i>	Aviva <i>Your House</i>	Aviva <i>Home Plus</i>	Royal & Sun Alliance <i>Clearchoice</i>	Zurich <i>Home Solutions</i>
CONTENTS									
Weddings	Up to 10% of sum insured (30 days before and after)	Sum insured increased by 10% 30 days either side of the wedding date	10% of contents sum insured (covers any special event or religious festival)	10% one month before and after a family wedding	n/a	Sum insured increased by £3,000	Sum insured increased by £3,000	Sum Insured increased by £1000 one month before and one month after the wedding date	Sum Insured increased by £5000 one month before and one month after the wedding date
Temporary accommodation	Up to 20% of contents sum insured	Maximum of 12 months rent you are responsible for paying as occupier until the Home is again fit to live in	Up to 25% of the contents sum insured (minimum £10,000)	20% of the sum insured	£5,000	Up to £7,000	Up to 20% of contents sum insured	20% of sum insured	£10,000
Replacement deeds or documents	£250	£2,500	Up to £2500	£750	£250	Up to £2,500	Up to £2,500	£1,000	£2,500
Personal liability	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000
Domestic employees liability	£10,000,000	Up to £10,000,000	£5,000,000	£10,000,000	£10,000,000	£10,000,000	£10,000,000	£10,000,000	£10,000,000
Loss of oil	Up to £1,000	Up to £1,500	Up to £2000	£2,000	£500	£1,000	£1,000	Contents sum insured	£1,000
Loss of metered water	Up to £1,000	Up to £1,500	Up to £2000	£2,000	£500	Up to £1,000	Up to £1,000	Contents sum insured	£1,000
Business equipment (clerical)	Not covered	Up to £5,000	10% of the contents sum insured in total and 5% of the contents sum insured for any one article	10% of the sum insured	excluded	£5,000 (£1,500 SAL) office	excluded	Contents sum insured	£10,000
Tenants liability	10% of sum insured	20% of contents sum insured	10% of contents sum insured (minimum £5000)	20% of the sum insured	20% of the sum insured	Up to £8,000	20% of contents sum insured	20% of sum insured	£10,000
Contents temporarily removed	Contents Sum Insured	Up to 20% of contents sum insured	15% of contents sum insured (minimum £7500)	20% of the sum insured	15% of the sum insured	Up to £5,000	20% of contents sum insured	Contents sum insured	£5,000
Freezer	Up to the contents sum insured	Up to the Contents Sum Insured (only for Freezers less than 10 years old)	Up to £1000	Up to the sum insured	Up to the sum insured	Up to £1,000	Up to £1,000	Contents sum insured	Contents sum insured
Credit cards	Up to £250	£1,000	£5,000	£500	£100	Covered only under Unspecified Personal Possessions	Covered only under Unspecified Personal Possessions	No cover	£500
Money	Up to £250	£750	£500	£500	£100	£500	£500	£500	£500

Insurer / Product Name	AXA <i>ABC & ABC (excl FPL & HA)</i>	Groupama <i>Bedrooms & Home</i>	Legal & General <i>Choices</i>	NIG <i>Advantage Select</i>	NIG <i>Home</i>	Aviva <i>Your House</i>	Aviva <i>Home Plus</i>	Royal & Sun Alliance <i>Clearchoice</i>	Zurich <i>Home Solutions</i>
CONTENTS									
Contents of outbuildings	Up to the sum insured	Up to the sum insured	Limit to 10% of contents sum insured for theft or attempted theft	5% of the sum insured (other than garages)	£1000 (other than garages)	Up to £2,500	Up to £2,500	£3000 (including garages)	£5000 (including garages)
Contents in the Open	Up to £500	Up to £1,000	£1,000	£1,000	£250	Up to £1,000	£1,000	£2,000	£1,000
Moving House	Accidental loss or damage to contents whilst in the course of removal by professional removal contractors from the home to any new private residence within the United Kingdom or The Channel Islands or the Isle of Man	Accidental Damage to contents whilst in transit by Professional Removal Contractors from the Home to your new permanent home within Great Britain, Northern Ireland and The Isle of Man including temporary storage up to 48 hours	Accidental loss or damage whilst in transit between your new home and your new permanent residence within Great Britain, Northern Ireland, The Isle of Man or The Channel Islands by professional removal contractors including temporary storage of up to 3 days	Accidental loss or damage to contents while in direct transit from the home for permanent removal to another within the United Kingdom carried out by professional removal contractors including loading and unloading and while temporarily kept on the removal vehicle overnight during transit	Accidental loss or damage to contents while in direct transit from the home for permanent removal to another within the United Kingdom carried out by professional removal contractors including loading and unloading and while temporarily kept on the removal vehicle overnight during transit	Loss of or damage to Contents whilst being moved by professional furniture removers from Your Home to your new permanent home (including temporary storage in a furniture depository for up to 7 days in a row) in the British Isles	Loss of or damage to Contents whilst being moved by professional furniture removers from Your Home to your new permanent home (including temporary storage in a furniture depository for up to 7 days in a row) in the British Isles	Accidental damage or loss while a professional removal firm are moving your contents from your home directly to your new permanent home in the British Isles	Sudden and unexpected loss or physical damage to contents (but not money) while they are being moved to your new permanent home in the British Isles by professional removers. This includes whilst they are temporarily stored for up to 7 days in furniture storage

Insurer / Product Name	AXA <i>ABC & ABC (excl FPL & HA)</i>	Groupama <i>Bedrooms & Home</i>	Legal & General <i>Choices</i>	NIG <i>Advantage Select</i>	NIG <i>Home</i>	Aviva <i>Your House</i>	Aviva <i>Home Plus</i>	Royal & Sun Alliance <i>Clearchoice</i>	Zurich <i>Home Solutions</i>
CONTENTS									
Accidental damage included within Standard Perils	Accidental damage to Home Entertainment Equipment (inc TV's Videos DVDs and Computers), Mirrors and Glass	Accidental damage to mirrors and glass, televisions, audio and visual equipment, home computer and game console equipment	Accidental damage to Business Equipment TV's, Radios, Computers, VCR's and other recoding audio and video equipment, mirrors and fixed glass (including ceramic hobs) in furniture	TV and audio equipment and home computers, mirrors and glass	TV and audio equipment and home computers, mirrors and glass	Accidental damage to audio, video and computer equipment, glass and mirrors automatically included	Accidental damage to audio, video and computer equipment, glass and mirrors automatically included	Accidental damage to TV, satellite, video, audio entertainment and computer equipment while in your home (Audio entertainment equipment and computer equipment does not include musical instruments, mobile phones, records, tapes, discs, CD's, DVD's and computer games) Mirrors, ceramic hobs in free-standing cookers or glass which forms part of your furniture	Accidental damage to audio, hi-fi, TV's DVD, video or telecommunication equipment (excluding mobile phones) computers aerials, glass and mirrors automatically included
Additional Cover available	Accidental Damage to Contents	Accidental Damage to Contents	Accidental Damage to Contents	Accidental damage to contents	Accidental damage to contents	Accidental Damage to Contents	Accidental Damage to Contents	Accidental damage to contents	Accidental Damage to Contents
Fatal Injury	£5000 following Accidental Injury resulting from accident assault or fire within the home or an accident whilst travelling as a passenger on a public service vehicle or from assault in the street, which leads to death within 12 months	£5000 Paid if policyholder or partners die, either separately or together as a result of an injury in the Home caused by fire or an assault by intruders within 90 days of the incident	£5000 Paid in the event of death within 60 days as a direct result of injuries received: (a) in your home caused by thieves (b) elsewhere in Great Britain, Northern Ireland The Isle of Man or The Channel Islands due to robbery or hold-up or any attempt thereat	£5000 following injury to the policyholder/ partner by fire or assault by thieves in the home which proves to be fatal within 12 months of such injury	£1000 following injury to the policyholder/ partner by fire or assault by thieves in the home which proves to be fatal within 12 months of such injury	£5000 Paid if you die as a direct result of injury caused in your home by fire explosion lightning or intruders. For a claim to be made, death must happen within 3 months of the incident	£5000 Paid if you die as a direct result of injury caused in your home by fire explosion lightning or intruders. For a claim to be made, death must happen within 3 months of the incident	n/a	£10000 paid if you or your partner die within 30 days as a direct result of an accident, assault or fire in the home, an accident while travelling in the British Isles as a fare paying passenger in any road or rail vehicle or an assault away from your home
Unoccupancy Limits	30 days	60 days	60 days	60 days	35 days	60 days	60 days	60 days	60 days

Insurer / Product Name	AXA <i>ABC & ABC (excl FPL & HA)</i>	Groupama <i>Bedrooms & Home</i>	Legal & General <i>Choices</i>	NIG <i>Advantage Select</i>	NIG <i>Home</i>	Aviva <i>Your House</i>	Aviva <i>Home Plus</i>	Royal & Sun Alliance <i>Clearchoice</i>	Zurich <i>Home Solutions</i>
PERSONAL POSSESSIONS									
Personal Possessions Limits	Min £1,500 Max £25,000	Min £2,000 Max £10,000	£3,000	Min £2000 Max £7500	Min £1500 Max £15000	Min £2,000 Max £5,000	Min £2,000 Max £5,000	Min £2,000 Max £10,000	Min £2000 Max £15000
Personal Possessions excess	£50	£100	£100	£50	£50	£100	£100	£50	£50
SAL	£2,000	£1500 single article £1500 sports equipment £1500 mobile phones	£1,500	£1,500	£1,000	£1,500	£1,500	£2,000	£1,500
Money	£500	£750	£500	£500	£250	£750	£750/ £1000 if selected (optional)	£500	£500
Credit cards	£250	£1,000	£5,000	£750	£250	£1,000	£1000/ £2000/ £3000 if selected (optional)	No cover	£500
Pedal cycles	Up to £400 included under Unspecified Personal Possessions £400 - £1,500 specified	cycles up to £1500 included under Unspecified Personal Possessions	Pedal cycle cover must be requested - any bike valued over £500 has to be specified	cover up to £1000 (any one cycle £500) included under Unspecified Personal Possessions cover	up to £1000 under Unspecified Personal Possessions	Under £500 are included within Unspecified Personal Possessions - cycles valued in excess of £500 must be specified	Pedal cycle cover must be requested - sum insured as specified	Pedal cycle cover must be requested - sum insured as specified Max sum Insured £1500	Under £500 are included within Unspecified Personal Possessions - cycles valued in excess of £500 must be specified
Theft from Unattended Motor Vehicles	Up to the Sums(s) Insured under this section	Up to the Sums(s) Insured under this section	£2,000	5% of the Sum Insured or £2500 whichever is the lesser	£1,000	Limit £1000	Limit £1000	Limit £3000	Up to the Sum(s) Insured under this section

Insurer / Product Name	AXA <i>ABC & ABC (excl FPL & HA)</i>	Groupama <i>Bedrooms & Home</i>	Legal & General <i>Choices</i>	NIG <i>Advantage Select</i>	NIG <i>Home</i>	Aviva <i>Your House</i>	Aviva <i>Home Plus</i>	Royal & Sun Alliance <i>Clearchoice</i>	Zurich <i>Home Solutions</i>
OTHER COVER									
Garden	N/A	N/A	£1000 included automatically for Plants in the Garden	£500 included automatically	£500 included automatically	available with Buildings - limit £2500	available with Buildings - limit £2500	£1000 Trees and Shrubs	£1500 Trees, plants, lawns and statues
Legal Protection	£75000 (CLE)	£75000 (CLE)	£50000 (optional)	£50000 (Optional)	£50000 (Optional)	£75000 (CLE)	£75000 (CLE)	£75000 (CLE)	£75000 (CLE)
Home Emergency Cover	Telephone Helpline	Telephone Helpline	£150 for call out charges labour, parts and materials required to make the home safe and secure following an emergency included automatically with Buildings section	Telephone Helpline	Telephone Helpline	Telephone Helpline	Telephone Helpline	Telephone Helpline	Telephone Helpline

Insurer / Product Name	AXA <i>ABC & ABC (excl FPL & HA)</i>	Groupama <i>Bedrooms & Home</i>	Legal & General <i>Choices</i>	NIG <i>Advantage Select</i>	NIG <i>Home</i>	Aviva <i>Your House</i>	Aviva <i>Home Plus</i>	Royal & Sun Alliance <i>Clearchoice</i>	Zurich <i>Home Solutions</i>
DEFINITIONS									
Valuables (within the home - covered against perils insured under the Contents section)	Jewellery (including costume jewellery) articles of or containing gold silver or other precious metals (which includes video cameras and camcorders) binoculars watches furs paintings and other works of art collections of stamps coins and medals	Articles of gold silver and other precious metals, jewellery, clocks, watches, photographic equipment, binoculars, furs, curios, pictures and other works of art, audio and audio visual equipment, computer equipment and collections of stamps, coins and medals	Articles of jewellery, pearls, gemstones, gold, silver and precious metal, pictures, works of art, rare or unusual articles that are collectable, stamp and coin collections, computers, software, data, files and downloads stored on any computer, entertainment, audio or video equipment, clocks and watches	Valuables: Gold and silver articles, jewellery, cups, trophies and furs. Works of Art: curios, objects d'art, sculptures, carvings, paintings, pictures and drawings. Collections: stamp, medal, coin, firearm and similar collections of intrinsic value (not being works of art or valuables)	Valuables: Gold and silver articles, jewellery, cups, trophies and furs. Works of Art: Curios, objects d'art, sculptures, carvings, paintings, pictures and drawings. Collections: Stamp, medal, coin, firearm and similar collections of intrinsic value (not being works of art or valuables)	Stamp, coin or medal collections, pictures, other works of art, items of gold, silver or any other precious metal, jewellery or fur	Stamp, coin or medal collections, pictures, other works of art, items of gold, silver or any other precious metal, jewellery or fur	Jewellery, watches, articles of precious metal, clocks, paintings, works of art, stamp, medal and coin collections	Articles of gold silver or other precious metal, jewellery, watches, furs, pictures or other works of art, collections of stamps or coins
Personal Possessions (All risks cover for items including away from the property and worldwide - see policy for full details, including exclusions) - a brief description is as shown, however this has been abridged and you must read the policy for full details	Personal Effects: Clothing and articles of a personal nature worn used, or carried inc portable radios, portable cd players, portable tv's, sports equipment. Valuables as described above. Main exclusions: Maintenance, damage caused by pets, vermin or wear	Articles of gold, silver and other precious metals, jewellery, watches, furs, photographic equipment (including accessories) binoculars, video cameras, clothing and other portable personal effects (except sports equipment guns and mobile telephones) up to a limit £1500 any one item, sports equipment including sporting guns and wearing apparel used for amateur sports purposes (except Pedal Cycles) up to a limit of £1000 any one loss, mobile telephones up to £350 anyone loss	Personal Property: Clothing and personal belongings and valuables normally worn or carried about your person. Main exclusions: Money and credit cards, mechanically propelled vehicles, pedal cycles, caravans trailers boats or any accessories in any of them	Valuables (Gold and silver articles, jewellery, cups, trophies and furs personal effects), clothing and luggage, leisure equipment and sports equipment, personal money, credit cards, pedal cycles. Main exclusions contact lenses, property used for professional or business purposes, property left in an unattended motor vehicle unless all doors windows and boot or hatchback are closed and securely locked	Valuables (Gold and silver articles, jewellery, cups, trophies and furs personal effects), clothing and luggage, leisure equipment and sports equipment, personal money, credit cards, pedal cycles. Main exclusions contact lenses, property used for professional or business purposes, property left in an unattended motor vehicle unless all doors windows and boot or hatchback are closed and securely locked	Personal belongings (including clothing, jewellery, watches, furs, binoculars and musical, photographic and sports equipment). Main exclusions: Personal Money and Credit/debit cards, skis, snowboards, sub aqua equipment, camping equipment and riding tack, contact lenses	Personal belongings (including clothing, jewellery, watches, furs, binoculars and musical, photographic and sports equipment). Main exclusions: Personal Money and Credit/debit cards, skis, snowboards, sub aqua equipment, camping equipment and riding tack, contact lenses	Jewellery, watches and personal items which your family normally wear or carry and which are owned by your family or your family's responsibility under contract. Main exclusions: motor vehicles whether licensed for road use or not, pedal cycles, gliders, hang gliders, money, anything used for trade professional or business purposes, china glass pottery and other items of a similar nature which are fragile	Personal Possessions: Exclusions: sports equipment whilst in use, contact lenses, vehicles and craft

Insurer / Product Name	AXA <i>ABC & ABC (excl FPL & HA)</i>	Groupama <i>Bedrooms & Home</i>	Legal & General <i>Choices</i>	NIG <i>Advantage Select</i>	NIG <i>Home</i>	Aviva <i>Your House</i>	Aviva <i>Home Plus</i>	Royal & Sun Alliance <i>Clearchoice</i>	Zurich <i>Home Solutions</i>
DEFINITIONS									
Theft from unattended motor vehicles	Theft from Unattended Motor Vehicles is excluded unless the item(s) are concealed from view, all windows are closed and all doors including the boot are locked	Theft from unattended Motor Vehicles is excluded unless from a locked luggage compartment or glove compartment following forcible and violent entry to a securely locked vehicle	Theft from unattended Motor Vehicles excluded unless: (a) all windows and sun roofs are securely closed and all doors and the boot are locked and (b) the property is completely concealed within the vehicle in a glove compartment, locked luggage compartment	Theft from an unattended motor vehicle is excluded unless all doors, windows and boot or hatchback are closed and securely locked	Theft from an unattended motor vehicle is excluded unless all doors, windows and boot or hatchback are closed and securely locked	Theft from an unattended vehicle is excluded (other than from a locked and concealed boot, concealed luggage compartment or closed glove compartment of a securely locked vehicle) which has been broken into by using force and violence	Theft from an unattended vehicle is excluded (other than from a locked and concealed boot, concealed luggage compartment or closed glove compartment of a securely locked vehicle) which has been broken into by using force and violence	Theft from a Motor Vehicle is excluded unless at the time of the loss or damage: (a) someone aged 16 or over was in the motor vehicle or (b) the motor vehicle was securely locked and (c) force and violence were used to get into the motor vehicle and (d)	Theft from an unattended motor vehicle is excluded unless the vehicle was securely locked and the property was hidden in a glove or luggage compartment

Disclaimer: This information has been prepared for use by intermediaries who are registered with Source Software Limited. Whilst every effort has been made to ensure the information presented is accurate, Source Software Limited does not accept any liability directly or indirectly from the use of or reliance upon any information contained in this document.

Last updated: 27/7/2010 release Aug-10