



**household policies available through the Source Online**

Insurer / Product Name	Aviva <i>Your House</i>	Aviva <i>Home Plus</i>	Aviva <i>Bright</i>	AXA <i>ABC</i>	Groupama <i>Bedrooms &amp; Home</i>	Sentinel <i>Extra</i>	Royal & Sun <b>Alliance</b> <i>Clearchoice</i>	Zurich <i>Home Solutions</i>
<b>BUILDINGS</b>								
Buildings sum insured limits	£500,000	Min £35,000 Notional Max £500,000 Sum Insured Max No Limit	£500,000	Min £40,000 Max £999,999	Bedrooms -£400,000 Home - Min £45,000 Home - Max £400,000	Min £40,000 Notional Max £500,000 Sum Insured Max £350,000	£500,000	Min £40000 Notional Max £500,000
Escape of Water Excess <i>(minimum)</i>	£200	£200	£250	£250	£250	£250	£300	£350
Buildings - Extended Accidental Damage Excess <i>(Minimum)</i>	£200	£200	N/A	£100	£100	£100	£50	£100
Subsidence excess	£1,000	£1,000	£1,000	£500, £1,000 or £2,500	£1,000	£1,000	£1,000	£1,000
Buildings - all other excesses <i>(minimum)</i>	£100	£100	£200	£100	£100	£100	£50	£100



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<b>BUILDINGS</b>								
Accidental damage included within Standard Perils	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	Not included	Service pipes & cables/ Glass & sanitary ware	Service pipes & cables/ Glass & sanitary ware	Accidental damage to drains, pipes, cables underground tanks, 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
Alternative accommodation and loss of rent	20% of Buildings Sum Insured	20% of Buildings Sum Insured	20% of Buildings Sum Insured	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	20% of Buildings Sum Insured	20% of Buildings Sum Insured	20% of Buildings Sum Insured
Trace and access ( <i>costs involved in tracing a leak</i> )	£5,000	£5,000	£5,000	£5,000	£5,000	£5,000	£5,000	£5,000
Additional cover available	Accidental Damage to Buildings	Accidental Damage to Buildings	N/A	Accidental Damage to Buildings	Accidental Damage to Buildings	Accidental Damage to Buildings	Accidental Damage to Buildings	Accidental Damage to Buildings
Unoccupancy Limits	60 days	60 days	30 days	30 days	60 days	60 days	60 days	60 days



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<b>CONTENTS</b>								
Contents sum insured limits	£55,000	Min £15,000	£55,000	Min £20,000 Max £75,000	Bedrooms Set @ £50,000  Home Min £17,500 Max £80,000	Notional 50000 Sum Insured Max £75000	£50,000	Min £12,500 on sum insured basis Notional £50000
Escape of Water Excess (Minimum)	£200	£200	£250	£250	£250	£250	£300	£350
Extended Accidental Damage Excess (Minimum)	£200	£200	N/A	£100	£100	£100	£50	£100
Contents - all other excesses (minimum)	£100	£100	£200	£100	£100	£100	£50	£100
Valuables	1/2 bed £8,000 3 bed £10,000 4/5 bed £12,500	1/3 of contents sum insured	1/2 bed £8,000 3 bed £10,000 4/5 bed £12,500	1/3 of contents sum insured	40% of contents sum insured	30% of contents sum insured	£10,000	40% of the contents sum insured
SAL (single article limit)	£2,000	£2,000	£2,000	5% of contents sum insured	£2,500	5% of contents sum insured	£2,000	£2,500
Loss of keys	Cost of replacing locks or lock mechanisms	Cost of replacing locks or lock mechanisms	Cost of replacing locks or lock mechanisms	£500 (covered under both Buildings and Contents Section)	£1,000	£750 also included under Buildings	£750 (locks & keys)	Reasonable cost
Visitors effects	£1,000	£1,000	£1,000	£500	£2,500	up to the sum insured	£500	£250
Students cover	£5,000	20% of contents sum insured	£5,000	Contents Sum Insured	£5,000	20% of the Contents Sum Insured	Contents Sum Insured	£5,000



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<b>CONTENTS</b>								
<b>Christmas</b>	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 £3,000 (30 days before and after) when you celebrate a religious festival	Sum Insured increased by 10% during November and December	Sum insured increased by 10% during December	10% of the contents sum insured for the month of December	Sum Insured increased by £1000 during the month of December	Sum Insured increased by £5000 during December and January
<b>Weddings</b>	Sum insured increased by £3,000	Sum insured increased by £3,000	Sum Insured increased by £3000 (30 days before and after)	Sum Insured increased by 10% during November and December	Sum insured increased by 10% 30 days either side of the wedding date	10% of the contents sum insured for one month before and one month after the wedding day	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
<b>Temporary accommodation</b>	£7,000	Up to 20% of contents sum insured	£7,000	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	Maximum of 2 years rent or 20% of the contents sum insured	20% of sum insured	£10,000
<b>Replacement deeds or documents</b>	£2,500	£2,500	£2,500	£250	£2,500	£750	£1,000	£2,500
<b>Personal liability</b>	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000
<b>Domestic employees liability</b>	£10,000,000	£10,000,000	£10,000,000	£10,000,000	Up to £10,000,000	£2,000,000	£10,000,000	£10,000,000



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<b>CONTENTS</b>								
Loss of oil	£1,000	£1,000	£1,000	£1,000	£1,500	£2,000	Contents sum insured	£1,000
Loss of metered water	£1,000	£1,000	£1,000	£1,000	£1,500	£2,000	Contents sum insured	£1,000
Business equipment <i>(clerical)</i>	£5,000 (£1,500 SAL) <i>office</i>	excluded	£5,000 (£1,500 SAL)	Not covered	£5,000	10% of the contents Sum Insured	Contents sum insured	£10,000
Tenants liability	£8,000	20% of contents sum insured	£8,000	10% of sum insured	20% of contents sum insured	20% of the contents sum insured	20% of sum insured	£10,000
Contents temporarily removed	£5,000	20% of contents sum insured	£5,000	Contents Sum Insured	20% of contents sum insured	20% of contents sum insured	Contents sum insured	£5,000
Freezer	£1,000	£1,000	£1,000	Contents sum insured	Contents Sum Insured (only for Freezers less than 10 years old)	£500	Contents sum insured	Contents sum insured
Credit cards	Covered only under Unspecified Personal Possessions	Covered only under Unspecified Personal Possessions	Covered only under Unspecified Personal Possessions	£250	£1,000	£500	No cover	£500
Money	£500	£500	£500	£250	£750	£500	£500	£500
Contents of outbuildings	£2,500	£2,500	£2,500	Sum insured	Sum insured	5% of the contents sum insured	£3000 (including garages)	£5000 (including garages)
Contents in the Open	£1,000	£1,000	£1,000	£500	£1,000	£1,000	£2,000	£1,000



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<b>CONTENTS</b>								
<b>Moving House</b>	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	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 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 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 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



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CONTENTS								
Accidental damage included within Standard Perils	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	N/A	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 televisions, radios, home computers, video recorders and audio equipment, mirrors glass tops to furniture, fixed glass in furniture, ceramic hobs and glass doors to ovens in the home	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



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<b>CONTENTS</b>								
<b>Additional Cover available</b>	Accidental Damage to Contents	Accidental Damage to Contents	N/A	Accidental Damage to Contents	Accidental Damage to Contents	Accidental Damage to Contents	Accidental damage to contents	Accidental Damage to Contents
<b>Fatal Injury</b>	£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	£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 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 following bodily injury to you or your spouse/civil partner by fire or assault which proves fatal within 12 months of such injury	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
<b>Unoccupancy Limits</b>	60 days	60 days	30 days	30 days	60 days	60 days	60 days	60 days



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<b>PERSONAL POSSESSIONS</b>								
Personal Possessions Limits	Min £2,000 Max £5,000	Min £2,000	Min £2,000 Max £5,000	Min £1,500 Max £25,000	Min £2,000 Max £10,000	Min £2000 Max £7500	Min £2,000 Max £10,000	Min £2000
Personal Possessions excess	£100	£100	£200 (Escape of Water Excess £250)	£100	£100	£100	£50	£100
SAL	£1,500	£1,500	£1,500	£2,000	£1500 single article £1500 sports equipment £1500 mobile phones	£1,000	£2,000	£1,500
Money	£750	£750/ £1000 if selected (optional)	£750	£500	£750	£250	£500	£500
Credit cards	£1,000	£1000/ £2000/ £3000 if selected (optional)	£1,000	£250	£1,000	£500	No cover	£500
Pedal cycles	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	Under £500 are included within Unspecified Personal Possessions	Up to £400 included under Unspecified Personal Possessions £400 - £1,500 specified	cycles up to £1500 included under Unspecified Personal Possessions	Up to £1000 included under Unspecified Personal Possessions, any bikes valued over £350 must be 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	Limit £1000	Limit £1000	£1,000	Sums(s) Insured under this section	Up to the Sums(s) Insured under this section	£1,000	Limit £3000	Up to the Sums(s) Insured under this section



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<b>OTHER COVER</b>								
Garden	available with Buildings - limit £2500	available with Buildings - limit £2500	N/A	N/A	£1000 automatically included for flowers, plants, shrubs or trees in pots or containers	£500 automatically included for plants, lawns, bushes, shrubs and trees	£1000 Trees and Shrubs	£1500 Trees, plants, lawns and statues
Legal Protection	£75000 (CLE)	£75000 (CLE)	£75,000 (LIM)	£75000 (CLE)	£75000 (CLE)	£75000 (CLE)	£75000 (CLE)	£75000 (CLE)
Home Emergency Cover	Telephone Helpline	Telephone Helpline	N/A	Telephone Helpline	Telephone Helpline	Telephone Helpline	Telephone Helpline	Telephone Helpline



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<b>DEFINITIONS</b>								
<b>Valuables (within the home - covered against perils insured under the Contents section)</b>	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	Stamp, coin or medal collections, pictures, other works of art, items of gold, silver or any other precious metal, jewellery or fur	Jewellery (including costume jewellery) articles of gold silver or other precious metals, cameras (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	Gold and silver articles, watches, jewellery, cups, trophies, furs	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

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<b>DEFINITIONS</b>								
<p><b>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</b></p>	<p>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</p>	<p>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</p>	<p>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</p>	<p>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</p>	<p>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</p>	<p>Gold and silver articles, watches, jewellery, cups, trophies ,furs,wearing apparel, personal articles designed to be worn or carried on or about the person, credit cards, cheque guarantee cards and cash dispenser cards issued in the UK, Pedal cycles, property specifically mentioned in the schedule. Main exclusions Contact lenses, property used for business purposes, wear and tear, cleaning, mechanical or electrical breakdown, sports equipment whilst in use, personal money or credit cards not reported to police within 24 hours</p>	<p>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</p>	<p>Personal Possessions: Exclusions: sports equipment whilst in use, contact lenses, vehicles and craft</p>



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<b>DEFINITIONS</b>								
<b>Theft from unattended motor vehicles</b>	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 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 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 is excluded unless the item is hidden from view within the vehicle and violence and force is used to get into the vehicle.	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) the items stolen were out of sight in a locked luggage boot, luggage or glove compartment	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
<b>LAST UPDATE &gt;</b>	25.11.2011 / Version 1							

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