

Insurer / Product Name	Ageas <i>Bedroom</i>	Ageas <i>Home</i>	Aviva <i>Your House</i>	Aviva <i>Home Plus</i>	Aviva <i>Bright</i>	AXA <i>First</i>	AXA <i>Extra</i>	Covea	e-underwriting <i>Squarepeg</i>	L&G <i>Rainbow</i>	Modus <i>Novus Plus</i>	Plum <i>eFlex</i>	Royal & Sun <i>Alliance Clearchoice</i>	Sentinel <i>Extra</i>	Zurich <i>Home Solutions</i>		
BUILDINGS																	
Buildings sum insured limits	Bedrooms - Bedroom rated - £550,000	Home - Sum Insured Min £45,000 Home - Sum Insured Max £500,000	Bedroom rated £500,000 Sum Insured Min £35,000 Sum Insured Max £445,000 Only available with contents cover	Bedroom rated £500,000 Sum Insured Min £35,000 Sum Insured Max £394,999	Bedroom rated £500,000 Sum Insured Min £35,000 Sum Insured Max £445,000 Only available with contents cover	Bedroom rated £350,000 - Only available with Contents cover	Bedroom rated £1,000,000	Bedroom rated £1,000,000	Bedroom rated £650,000	Bedroom rated £800,000	Bedroom rated £750,000	Bedroom rated £1,000,000 Sum Insured Up to £1,500,000. Higher values upon referral.	Bedroom rated £500,000	Bedroom rated £500,000	Bedroom Rated £1,000,000		
Escape of Water Excess (<i>minimum</i>)	£250	£250	£250	£250	£250	£500	£250	£250	£500	£250	£350	£350	£300	£250	£250		
Buildings - Extended Accidental Damage Excess (<i>Minimum</i>)	£100	£100	£200	£200	N/a	£250	£100	£100	£100	£100	£100	£100	£100	£100	£100		
Subsidence excess	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1500 or £2500	£1,000 or £2,500	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000		
Buildings - all other excesses (<i>minimum</i>)	£100	£100	£100	£100	£200	£250	£100	£100	£100	£100	£100	£100	£100	£100	£100		
Accidental damage included within Standard Perils	Accidental damage by external means to cables, underground pipes or underground tanks all servicing the home. Fixed glass in windows, doors, fanlights, solar panels, skylights or fixed sanitaryware included as standard	Accidental damage by external means to cables, underground pipes or underground tanks all servicing the home. Fixed glass in windows, doors, fanlights, solar panels, skylights or fixed sanitaryware included as standard	Accidental damage to cables and underground pipes, which provide services to or from the Buildings, septic tanks and drain inspection covers, fixed glass and sanitary fittings, including glass in solar-panel units, fixed baths, shower trays, shower screens, bidets, wash basins, splashbacks, pedestals, sinks, toilet pans and cisterns included as standard	Accidental damage to cables and underground pipes, which provide services to or from the Buildings, septic tanks and drain inspection covers, fixed glass and sanitary fittings, including glass in solar-panel units, fixed baths, shower trays, shower screens, bidets, wash basins, splashbacks, pedestals, sinks, toilet pans and cisterns included as standard	N/a	Accidental Damage to cables, drain inspection covers and underground drains, pipes or tanks providing services to or from the home included as standard	Accidental damage to cables, drain inspection covers and underground drains, pipes or tanks providing services to or from the home and for which you are responsible, fixed glass in windows, doors, fanlights, skylights, greenhouses, conservatories, verandahs, fixed ceramic hobs or hob covers fixed sanitaryware and bathroom fittings	Accidental breakage of ceramic hobs in fixed appliances if fitted, fixed glass, solar panels and sanitary ware, any cables, underground service pipes, drains or underground tanks servicing the home	Accidental Damage to domestic oil pipes, underground water supply pipes, underground sewers, drains and septic tanks, underground gas pipes and underground cables, fixed glass and double glazing (including the cost of replacing frames), solar panels, sanitary ware, ceramic hobs forming part of the buildings included as standard	Accidental damage to underground pipes or cables serving the buildings, accidental breakage of fixed glass including ceramic hobs and fixed sanitaryware included as standard	Accidental Damage to underground drains, pipes, cables and tanks which you are legally responsible for and which provide services to or from Your Home for and which provide services to or from Your Home included as standard	Accidental Damage to domestic oil pipes, underground water supply pipes, underground sewers, drains and septic tanks, underground gas pipes and underground cables, fixed glass and double glazing (including the cost of replacing frames), solar panels, sanitary ware, ceramic hobs included as standard	Accidental damage to drains pipes, accidental damage to cables and underground tanks, glass ceramic hobs and sanitary ware included as standard	Accidental damage to drains, pipes, cables underground tanks, fixed glass including double glazing, sanitary fixtures and fittings, ceramic hobs and glass oven doors included as standard	Accidental damage to cables and underground pipes, fixed glass and fixed sanitary ware and ceramic hobs in fixed kitchen furniture 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	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000		
Alternative accommodation and loss of rent	Maximum of 2 years rent you are responsible for paying or would have received until the Home is fit to live in, or reasonable extra accommodation costs	Maximum of 2 years rent you are responsible for paying or would have received until the Home is fit to live in, or reasonable extra accommodation costs	£100,000	20% of Buildings Sum Insured	20% of Buildings Sum Insured	£80,000	£200,000	£45,000	£50,000	£50,000	£50,000	20% of Buildings Sum Insured	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	£10,000	£5,000	£5,000	£5,000	£5,000	£5,000	£5,000	£5,000		
Additional cover available	Accidental Damage to Buildings at Additional Premium	Accidental Damage to Buildings at Additional Premium	Accidental Damage to Buildings at Additional Premium	Accidental Damage to Buildings at Additional Premium	N/A	Accidental Damage to Buildings at Additional Premium	Accidental Damage to Buildings at Additional Premium	Accidental Damage to Buildings at Additional Premium	Accidental Damage to Buildings at Additional Premium	Accidental Damage to Buildings at Additional Premium	Accidental Damage to Buildings at Additional Premium	Accidental Damage to Buildings at Additional Premium	Accidental Damage to Buildings at Additional Premium	Accidental Damage to Buildings at Additional Premium	Accidental Damage to Buildings at Additional Premium		
Unoccupancy Limits (<i>existing policies only</i>)	60 days	60 days	60 days	60 days	30 days	30 days	30 days	30 days	60 days	60 days	60 days	45 days	30 days	60 days	60 days		
Unoccupancy from inception	Not acceptable	Not acceptable	Unacceptable	Unacceptable	Unacceptable	Unacceptable	Unacceptable	Unacceptable	Acceptable	Unacceptable	Acceptable	Acceptable	Unacceptable	Unacceptable	Unacceptable		
CONTENTS																	
Contents sum insured limits	Bedrooms - Bedroom rated £55,000	Home - Sum Insured Min £17,500 Home - Sum Insured Max £80,000	Bedroom rated £75,000	Min £15,000 Max £89,999	Bedroom rated £75,000	Bedroom rated £40,000	Bedroom rated £75,000 Max	Bedroom rated £80,000	Bedroom rated £65,000	Sums Insured maximum £80,000	Bedroom rated £75,000	Bedroom rated £100,000 Sum Insured Up to £150,000. Higher values upon referral.	Bedroom rated £75,000	Bedroom rated £50,000	Sum Insured up to £35,000 Bedroom rated £100,000		
Escape of Water Excess (<i>Minimum</i>)	£250	£250	£250	£250	£250	£500	£250	£250	£500	£250	£350	£350	£300	£250	£250		
Extended Accidental Damage Excess (<i>Minimum</i>)	£100	£100	£100	£200	N/a	£150	£100	£100	£100	£100	£100	£100	£100	£100	£100		
Contents - all other excesses (<i>minimum</i>)	£100	£100	£100	£100	£200	£150	£100	£100	£100	£100	£100	£100	£100	£100	£100		
Valuables Limit	40% of contents sum insured	40% of contents sum insured	1 or 2 Bedrooms £8,000 3 Bedrooms £10,000 4 Bedrooms £12,500	1/3 of contents sum insured	1 or 2 Bedrooms £8,000 3 Bedrooms £10,000 4 Bedrooms £12,500	£10,000	£30,000	£10,000	£30,000	1 bedroom £5,000 2 bedrooms £7,500 3 bedrooms £10,000 4 bedrooms £12,500 5 bedrooms £15,000	1 or 2 Bedrooms £10,000 3 Bedrooms £12,500 4 Bedrooms £15,000 5 Bedrooms £17,500	33% of the Contents Sum Insured or £14,000 whichever is higher	£30,000	33.33% of the Contents Sum insured	£10,000	30% of contents sum insured	£30,000
SAL (<i>single article limit</i>)	£2,500	£2,500	£3,750	£2,000	£2,000	£2,000	£15,000	£2,000	£2,000	1 bedroom £1,500 2 bedrooms £2,000 3 bedrooms £2,500 4 bedrooms £3,000 5 bedrooms £3,250	£2,000	5% of the contents sum insured or £2,000 whichever is higher	£3,000	£2,500	£5,000	5% of contents sum insured	£2,500
Loss of keys	£1,000	£1,000	Cost of replacing locks or lock mechanisms (also covered under Buildings Section)	Cost of replacing locks or lock mechanisms (also covered under Buildings Section)	Cost of replacing locks or lock mechanisms	£250 (£500 under Buildings Section)	£1000 (covered under both Buildings and Contents Section)	£1000 (covered under both Buildings and Contents Section)	£500	Cost of replacement and installation of door locks, £750 (also covered under Buildings Section)	£1,000	£2,500	£750 (locks & keys)	£750 (covered under both Buildings and Contents Section)	Reasonable cost		
Visitors effects	£2,500	£2,500	£1,000	£1,000	£1,000	N/a	£1,000	£500	No Cover	£300	£500	£500	Contents Sum Insured	Contents Sum Insured	£250		
Students cover	£5,000	£5,000	£10,000	25% of contents sum insured	£5,000	N/a	Contents Sum Insured (£2,500 for theft or attempted theft)	£2,500	£10,000	£5,000 (Single Article Limit £1,000)	£6,000	£5,000	Contents Sum Insured	20% of contents sum insured	£5,000		

Religious Festivals	Sum insured increased by 10% during December	Sum insured increased by 10% during December	Sum insured increased by £5,000 during any month when you celebrate a religious festival to cover gifts and food bought for the occasion	Sum insured increased by £5,000 during any month when you celebrate a religious festival to cover gifts and food bought for the occasion	Sum insured increased by £3,000 during any month when you celebrate a religious festival	N/A	Sum Insured increased by £7,500 for gifts food and provisions 30 days before and after a special event, for example weddings, civil partnerships, religious festival, birthdays, anniversaries and any other type of celebration	Sum Insured increased by £5,000 one month before and after a religious festival, one month after the birth of your child and one month before and after the date of your birthday or anniversary to cover gifts and extra food and drink at the home	Sum Insured increased by £1,000 30 days before and 30 days after a celebration	Sum Insured increased by 10% one month before and one month after a religious festival	Sum Insured increased by 10% 30 days before and after a religious festival	Sum insured increased by £2,500 one month before and after a religious celebration (Single article limit £500)	Sum Insured increased by £1,000 during the month of December	Sum insured increased by 10% during December	Sum Insured increased by £5,000 one month before and after Christmas or a similar religious festival to cover gifts and related additional purchases
Weddings	Sum insured increased by 10% 30 days either side of the wedding date	Sum insured increased by 10% 30 days either side of the wedding date	Sum insured increased by £5,000 30 days before and after your wedding day to cover wedding gifts	Sum insured increased by £5,000 30 days before and after your wedding day to cover wedding gifts	Sum insured increased by £3,000 30 days before and after your wedding day to cover wedding gifts	N/A	Sum Insured increased by £7,500 for gifts and provisions 30 days before or after a wedding or civil partnership	Sum Insured increased by £5,000 for one month before and after the wedding or civil partnership of you or your family to cover wedding gifts and extra food and drink at the home, at the reception or in transit between the home and the reception	Sum Insured increased by £1,000 30 days before and 30 days after the wedding date	Sum Insured increased by 10% one month before and one month after a special event	Sum Insured increased by 10% 30 days before and after a wedding or civil partnership ceremony	£2,500 one month before and after a wedding, civil partnership anniversary or birthday (single article limit £500)	Sum Insured increased by £1,000 one month before and one month after the wedding date	Sum insured increased by 10% one month either side of the wedding date	Sum Insured increased by £5,000 one month before and one month after the wedding day or civil ceremony to cover wedding gifts and related purchases in your home, at the reception, in the couple's marital home or being transported between any of these places
Temporary accommodation	Maximum of 12 months rent you are responsible for paying as occupier until the Home is again fit to live in or reasonable extra accommodation costs	Maximum of 12 months rent you are responsible for paying as occupier until the Home is again fit to live in or reasonable extra accommodation costs	£10,000	20% of contents sum insured	£7,000	£10,000	£15,000	£8,000	£10,000	£15,000	£25,000	20% of Contents Sum Insured	20% of sum insured	20% of the sum insured	£10,000
Replacement deeds or documents	£2,500	£2,500	£2,500	£2,500	£2,500	N/A	£500	£1,000	£1,000	£2,500	£1,000	£1,500	Contents Sum Insured	£750	£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	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000
Domestic employees liability	£10,000,000	£10,000,000	£10,000,000	£10,000,000	£10,000,000	£10,000,000	£10,000,000	£10,000,000	£10,000,000	£5,000,000	£5,000,000	£5,000,000	£10,000,000	£2,000,000	£10,000,000
Loss of oil	£1,500	£1,500	Contents sum Insured	Contents sum Insured	£1,000	£1,000	£1,000	£2,000	£2,000	£2,000	£2,000	£1,000	Contents Sum Insured	£2,000	£1,000
Loss of metered water	£1,500	£1,500	£2,000	£2,000	£1,000	£1,000	£1,000	£2,000	£2,000	£2,000	£2,000	£1,000	Contents Sum Insured	£2,000	£1,000
Business equipment (clerical)	£5,000	£5,000	£5,000 (Single Article Limit £1,500)	N/A	£5,000 (Single Article Limit £1,500)	N/A	£5,000 including up to £500 for stock	£5,000	£5,000	£6,000 (single article limit £3,000)	£10,000	£5,000	Contents Sum Insured	10% of the contents Sum Insured	£10,000
Tenants liability	20% of contents sum insured	20% of contents sum insured	£15,000	25% of contents sum insured	£8,000	£4,000	£15,000	£5,000	£10,000	£5,000 or 10% of the contents sum insured, whichever is higher	£5,000	10 % of the Contents Sum insured	20% of contents sum insured	20% of contents sum insured	£10,000
Contents temporarily removed	20% of contents sum insured	20% of contents sum insured	£10,000	25% of contents sum insured	£5,000	N/A	Contents Sum Insured	£6,000 (contents contained in garages or outbuildings £3000)	£10,000	15% of the contents sum insured or £7,000, whichever is higher (single article limit £1,000)	£5,000	£10,000	Contents Sum Insured	20% of contents sum insured	£5,000
Freezer	Contents Sum Insured	Contents Sum Insured	£1,000	£1,000	£1,000	Contents Sum Insured	Contents Sum Insured	£1,000	£2,000	£1,000	£1,000	£1,000	Contents Sum Insured	Up to £500	Reasonable cost
Credit cards	£1,000	£1,000	Covered only under Unspecified Personal Possessions	Covered only under Unspecified Personal Possessions	Covered only under Unspecified Personal Possessions	£500	£1,000	£500	£5,000	£5,000	£1,000	£500	N/A	£500	£500
Money	Up to £750	Up to £750	£750	£750	£500	£250	£750	£1,000	£1,000	£500	£750	£500	£500	£500	£500
Contents of outbuildings (Theft)	Contents Sum Insured	Contents Sum Insured	£2,500	£2,500	£2,500	£500	Contents Sum Insured	£3,000	£5,000	£6,000	£3,000	£2,500	£3,000	5% of the contents sum insured	£5,000
Contents in Garages	Contents Sum Insured	Contents Sum Insured	Contents Sum Insured	Contents sum Insured	Contents sum Insured	Contents sum Insured	Contents sum Insured	£3,000	£5,000	£6,000	£3,000	£2,500	£3,000	Contents Sum Insured	£5,000
Contents in the Open	£1,000	£1,000	£2,000	£2,000	£1,000	N/A	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£750 (Accidental Damage only)	£1,000	£1,000
Moving House	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 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	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 damage or loss to contents while being removed by professional removal contractors, from home to any new private residence within the United Kingdom, the Channel Islands or The Isle of Man	Accidental loss or damage to Contents whilst in the course of removal by professional contractors from the Home to any new private residence within the United Kingdom or the Channel Islands or the Isle of Man	Accidental Loss or accidental damage to the contents while they are being moved by professional furniture removers from your home to your new permanent home within the United Kingdom	N/A	Accidental loss or damage to contents during household removal by professional removal contractors, while in transit between your 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 by professional removal contractors for up to 3 days	Loss of or damage to Your Contents by any of the Standard Perils insured (and Accidental Damage if shown on Your Schedule) while they are being permanently removed from Your Home by professional furniture removers to any other property You are going to live in inside the British Isles including while they are temporarily stored for up to 72 hours	Loss or damage by any of the Standard Perils while your contents are being permanently removed from your home to any other private property you are going to live including while they are being temporarily stored for up to 72 hours within the UK.	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	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	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
Accidental damage included within Standard Perils	Accidental damage to mirrors and glass-tops to furniture, fixed glass in furniture, ceramic hobs forming part of a moveable cooker, televisions, audio and visual equipment, home computer and game console equipment	Accidental damage to mirrors and glass-tops to furniture, fixed glass in furniture, ceramic hobs forming part of a moveable cooker, televisions, audio and visual equipment, home computer and game console equipment	Accidental Damage to - Radios, Televisions, video players and recorders, home computers, recording and audio equipment in Your Home. Receiving aerials, dishes and CCTV (closed-circuit television) cameras fixed to Your Home. Homeworking equipment in the house or flat. Mirrors, glass tops and fixed glass in furniture, cookers and ceramic hobs in the house or flat.	Accidental Damage to - Radios, Televisions, video players and recorders, home computers, recording and audio equipment in Your Home. Receiving aerials, dishes and CCTV (closed-circuit television) cameras fixed to Your Home. Mirrors, glass tops and fixed glass in furniture, cookers and ceramic hobs in the house or flat.	N/A	N/A	Accidental damage to television sets, radios, MP3 players, compact disc players, record players and tape recorders, DVD and Blu-Ray players, computers, laptops, notebooks, games consoles and similar devices, cables/satellite/digital television receivers, television aerials and satellite dishes, mirrors, fixed glass in and glass tops of furniture, ceramic hobs and ceramic tops of cookers, glass oven doors	Accidental damage of mirrors, fixed glass in furniture or ceramic tops in free-standing cookers, television, audio or video equipment, DVD players, digital boxes, games consoles, personal computers and computer equipment, aerials and satellite receiving equipment	Optional at additional premium	Accidental damage to business equipment, televisions and their aerials, digital receivers, radios, computers and ancillary equipment and other audio and video equipment, accidental breakage of mirrors and glass tops to furniture and fixed glass (including ceramic hobs)	N/A	Accidental damage to televisions, satellite decoders, audio and visual equipment including MP3 players, cameras, and portable DVD and Blu-ray players, radios, home computer, laptops, home entertainment systems, e-readers, gaming consoles including hand held gamers, mobile phones. Fixed glass and double glazing, sanitary ware, mirrors, glass tops and fixed glass in furniture, ceramic hobs.	Accidental damage to TV, satellite, video, audio entertainment and computer equipment while in your home (Audio entertainment 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 televisions, radios, home computers, video recorders and audio equipment, receiving aerials including satellite dishes fixed to the buildings of the home, mirrors glass tops to furniture, fixed glass in furniture, ceramic hobs and glass doors to ovens in the home	Accidental damage to audio, hi-fi, TV's (including satellite receivers and set top boxes) video game consoles, DVD, video or telecommunication equipment; computers; satellite television receiving equipment or television and radio aerials (but not mobile phones, computer software, hand-held computers or electronic toys); glass in furniture mirrors or ceramic hobs in unfixed kitchen appliances automatically included
CONTENTS															professional furniture removers to any other private property You are going to live in inside the British Isles, including

Additional Cover available	Accidental Damage to Contents at Additional Premium	Accidental Damage to Contents at Additional Premium	Accidental Damage to Contents at Additional Premium	Accidental Damage to Contents at Additional Premium	N/A	Additional Damage to Contents at Additional Premium	Accidental Damage to Contents at Additional Premium	Accidental Damage to Contents at Additional Premium	Accidental Damage to Contents at Additional Premium	Accidental Damage to Contents at Additional Premium	Accidental Damage to Contents at Additional Premium	Accidental Damage to Contents at Additional Premium	Accidental Damage to Contents at Additional Premium	Accidental Damage to Contents at Additional Premium	Accidental Damage to Contents at Additional Premium
Fatal Injury	£5,000 Paid if policyholder or partner dies, 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	£5,000 Paid if policyholder or partner dies, 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	£5,000 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	£5,000 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	£5,000 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	N/A	£5,000 following bodily injury within the UK, the Channel Islands or The Isle of Man as a result of an 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, during the period of insurance which proves fatal within 12 months of its occurrence.	£5,000 if you or your family die within 30 days as a direct result of an injury caused by a fire or assault by thieves in your home	£5,000 if you die as a result of Bodily Injury caused at the Home by fire, explosion, lightning or intruders, provided that Your death happens within 12 months of the sustained Bodily Injury.	£5,000 if you die within 60 days as a direct result of injuries received (i) in your home caused by thieves (ii) due to robbery or hold up (whether attempted or otherwise) elsewhere in Great Britain, Northern Ireland, the Isle of Man or The Channel Islands	N/A	Up to £10,000 for each insured person (or £5,000 for each insured person under sixteen (16) years of age) at the time of death. Fatal injury to you, happening at the premises, caused by outward and visible violence by burglars or by fire, provided that death ensues within twelve (12) months of such injury.	N/A	£10,000 paid if you or your husband, wife or 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 but within the British Isles.
Unoccupancy Limits (existing policies onlv)	60 days	60 days	60 days	60 days	30 days	30 days	30 days	60 days	60 days	60 days	45 days	30 days	60 days	60 days	60 days
Unoccupancy (from inception)	Unacceptable	Unacceptable	Unacceptable	Unacceptable	Unacceptable	Unacceptable	Unacceptable	Acceptable	Acceptable	Unacceptable	Acceptable	Acceptable	Unacceptable	Unacceptable	Unacceptable
PERSONAL POSSESSIONS															
Unspecified Personal Possessions Limits	Min £2,000 Max £10,000	Min £2,000 Max £20,000	Min £2,000 Max £20,000	Min £2,000 Max £22,499	Min £2,000 Max £20,000	£250 Max £5000	Min £250 Max £15,000	No Min Max £10,000	No Min Max £10,000	Max £6,000	no minimum max £10,000	No Min Maximum £15,000	Min £2,000 Max £10,000	Min £2,000 Max £7,500	Min £2,000 Max £7,000
Personal Possessions excess	£100	£100	£100 (Escape of Water £250, Accidental Damage £200)	£100 (Escape of Water £250, Accidental Damage £200)	£200 (Escape of Water £250)	£150	£100	£100	£100	£100	£100	£100	£100	£100	£100
SAL	£1,500	£1,500	£1,500	£1,500	£1,500	£2,000	Unspecified Personal Possessions sum insured or £10000 whichever is the lesser	£1,500	£2,000	£100	£3,000	£2,500	£2,000	£1,500	£1,500
Money	£750	£750	£750	N/A	£750	£250	£750	Covered under Contents section	£750	£500	£750	Covered under Contents Section	£500	£500	£500
Credit cards	£1,000	£1,000	£1,000	N/A	£1,000	N/A	£1,000	Covered under Contents section	£1,000	N/A	£1,000	Covered under Contents Section	N/A	£500	£500
Pedal cycles (away from home)	Pedal cycles up to £1,500 included under Unspecified Personal Possessions	Pedal cycles up to £1,500 included 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	Under £500 are included within Unspecified Personal Possessions - cycles valued in excess of £500 must be specified	Under £400 are included within Unspecified Personal Possessions	Max per cycle £10,000	Pedal cycle cover must be requested, max sum insured £1500	Under £500 are included within Unspecified Personal Possessions - cycles valued in excess of £500 must be specified. Specified Pedal Cycle up to £2,000 (Single Item), up to £5,000 (for multiple Pedal Cycles)	Pedal cycle cover must be requested - Max per cycle £1,000, Max total £3,000	Under £500 are included within Unspecified Personal Possessions - cycles valued in excess of £500 must be specified. Max per cycle £6000	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. Max sum insured £1500	Max for one cycle £1,000, any bikes valued over £350 must be specified.	Under £500 are included within Unspecified Personal Possessions - cycles valued in excess of £500 must be specified
Pedal cycles (within the home)	Covered under contents.	Covered under contents.	Covered under contents.	Covered under contents.	Covered under contents.	Covered under contents.	Covered under contents.	Covered under contents.	Covered under contents.	Covered under contents.	Covered under contents.	Covered under contents.	Covered under contents if specified.	Covered under contents.	Covered under contents Max £500
Outbuildings Contents Sum Insured	Garage Contents Sum Insured the open £1000	Garage Contents Sum Insured the open £1000	Garage (Theft) Contents Sum Insured the open No Cover	Garage : Contents Sum Insured the open No Cover	Garage : Contents Sum Insured the open No Cover	Garage : Contents Sum Insured the open No Cover	Garage : Contents Sum Insured the open £1000	In the open must be secured to a fixed permanent structure	Garage : Contents Sum Insured the open £1000	Garage : £6000 Outbuildings £3000 In the open No cover	Garage £3000 Outbuildings £3000 In the open No cover	Covered under contents Max £500	Garage £3000 Outbuildings £3000 In the open £750	Garage : Contents Sum Insured the open £1000	Covered under contents Max £500
Theft from Unattended Motor Vehicles	£1500 (Unspecified Items) or Personal Possessions sum Insured (Specified Items)	£1500 (Unspecified Items) or Personal Possessions sum Insured (Specified Items)	£1,000	£1,000	£1,000	£500	£1,000	£1,000	£1,000	£2,000	£2,000	£2,000	£3,000	5% of the Contents Sum Insured shown in the Schedule or £2,500 whichever is the lesser	Up to the Sums(s) Insured under this section
OTHER COVER															
Garden	£1,000 automatically included for flowers, plants, shrubs or trees in pots or containers	£1,000 automatically included for flowers, plants, shrubs or trees in pots or containers	Re-landscaping £2500 (limit £250 any one tree, shrub or plant) if damage caused by Fire, explosion, lightning, malicious act or riot, theft or attempted theft, being hit by vehicles, animals or aircraft or anything falling from them	Re-landscaping £2500 (limit £250 any one tree, shrub or plant) if damage caused by Fire, explosion, lightning, malicious act or riot, theft or attempted theft, being hit by vehicles, animals or aircraft or anything falling from them	N/A	N/A	£500 automatically included for plants, bushes, shrubs and trees	£500 automatically included for plants, lawns, bushes, shrubs and trees	£5,000 as standard for trees, shrubs, plants and lawns under the buildings section. Single article limit of £500 per tree, shrub or plant.	£1000 flowers, plants, shrubs or trees all in pots or containers outside the home but within the boundaries of the land belonging to your home.	£1000 plant, shrub or tree (Limit £250 for any one plant tree or shrub)	£1,000 for plants & shrubs in the garden (Limit £250 any one plant tree or shrub)	Trees, shrubs, plants hedges and lawns	£500 automatically included for plants, lawns, bushes, shrubs and trees	£1,000 including flowers, plants, shrubs or trees in pots or containers.
Legal Protection	£75,000 (CLE)	£75,000 (CLE)	£75,000 (CLE)	£75,000 (CLE)	£75,000 (LIM)	£75,000 (LIM)	£75,000 (LIM)	£75,000 (LIM)	£75,000 (LIM)	£75,000 (LIM)	£75,000 (LIM)	£75,000 (LIM)	£75,000 (LIM)	£75,000 (CLE)	£75,000 (CLE)
Home Emergency Cover	Optional Extra	Optional Extra	Optional Extra	Optional Extra	Optional Extra	Optional Extra	Optional Extra	Optional Extra	Optional Extra	Optional Extra	Optional Extra	Optional Extra	Optional Extra	Optional Extra	Optional Extra
DEFINITIONS															
Valuables (within the home - covered against perils insured under the Contents section)	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 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	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 or containing gold silver or other precious metals cameras (which includes video cameras, camcorders and digital cameras) binoculars watches furs paintings and other works of art and collections of stamps coins and medals	Jewellery (including costume jewellery) articles of or containing gold silver or other precious metals cameras (which includes video cameras, camcorders and digital cameras) binoculars watches furs paintings and other works of art collections of stamps coins and medals	Collections of stamps, coins, medals, banknotes or other collectable articles; articles of gold, silver, precious metals or precious stones, clocks, jewellery, watches or furs; sculptures, tapestries, rare and unusual figurines or any item valued for its rareness; pictures, paintings or other works of art photographic equipment, binoculars, telescopes; portable musical instruments; guns; audio and audio visual equipment; computer equipment	Jewellery; Furs; Gold, Silver, Gold and Silver plated articles or other precious metals; Works of art and antiques	Jewellery; pearls, precious stones, gold, silver and other precious metals, works of art, le, stamp and coin collections, clocks and watches	Jewellery, watches, furs, items or sets or collections of gold, silver or other precious metals, pictures, other works of art, sets of stamps, coins or medals	Precious metals, gemstones, jewellery, watches, furs and guns, pictures and works of art which belong to you. Precious metals means gold, silver and platinum, including gold and silver plate.	Jewellery, watches, articles of precious metal, clocks, paintings, works of art, stamp, medal and coin collections	Gold and silver articles, watches, jewellery, cups, trophies, furs, Curios, Objects of art, sculptures, carvings, paintings, pictures and drawings, stamp, medal coin and firearm collections	Articles of gold silver or other precious metal, jewellery, watches, furs, pictures or other works of art, collections of stamps or coins

DEFINITIONS															
<p>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.</p>	Articles of gold, silver and other precious metals, jewellery, watches, furs, photographic equipment (including accessories) binoculars, video cameras, clothing sports equipment, mobile telephones, pedal cycles and other portable personal effects	Articles of gold, silver and other precious metals, jewellery, watches, furs, photographic equipment (including accessories) binoculars, video cameras, clothing sports equipment, mobile telephones, pedal cycles and other portable personal effects	Personal belongings (including clothing, jewellery, watches, furs, binoculars and musical, photographic and sports equipment)	Personal belongings (including clothing, jewellery, watches, furs, binoculars and musical, photographic and sports equipment)	Personal belongings (including clothing, jewellery, watches, furs, binoculars and musical, photographic and sports equipment)	Clothes and items of a personal nature likely to be worn used or carried. For example portable radios and TV's hand held games consoles, mp3 players, mobile phones and sports equipment	Clothes and articles of a personal nature likely to be worn, used or carried. For example mp3 players, mobile phones, sports equipment	Luggage, clothing, jewellery or spectacles; sports equipment; musical instruments; photographic equipment; mobile phones; laptops, computer equipment designed to be portable, portable audio/visual equipment; other items which are normally used, worn on or carried about the person	Clothing, baggage, guns, jewellery and watches, sports equipment and other similar items normally worn, used or carried about the person	Clothing, personal belongings and valuables that you normally wear or carry with you.	Jewellery, watches, furs, items or sets or collections of gold, silver or other precious metals, pictures, other works of art, sets of stamps, coins or medals, luggage, clothes, articles used for sports activities, including sports clothes specifically designed to be used for any sports activity, bicycles including electrically powered models, and any other items you normally wear, use or carry	Clothing, baggage, sports equipment, camping equipment, MP3 players, mobile phones, hand held gamers, cameras, portable DVD and Blu-ray players, laptops, e-readers, tablets, pedal cycles up to £500 and other personal property that is designed to be worn or normally carried about the person and all of which belong to you.	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.	Gold and silver articles, watches, jewellery, cups, trophies, curios, objets d'art, sculptures, carvings, paintings, pictures and drawings, stamp, medal, coin, and firearm collections.	Property which is worn or used about the person in every day life
DEFINITIONS															
<p>Theft from unattended motor vehicles</p>	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 from a locked luggage compartment or glove compartment following forcible and violent entry to a securely locked vehicle	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 an unattended vehicle is excluded unless the items are hidden from view, all windows are closed and all doors, including the boot, are locked	Theft from Unattended Motor Vehicles is excluded unless the item(s) are hidden from view, all windows are closed and all doors including the boot are locked	Loss of property from an unattended road vehicle is excluded unless the property is concealed in a glove compartment, locked luggage compartment or locked boot and all windows and doors, sunroofs or any convertible/retractable roofs are locked shut	Theft or disappearance of property from any vehicle is excluded when such vehicle is left unattended without an authorised occupant unless from a locked, concealed luggage boot or closed glove compartment following forcible and violent entry to a locked vehicle;	Loss or damage caused by theft or attempted theft from any unattended vehicle unless all windows and sunroofs are securely closed and all doors and the boot are locked and the property is completely concealed within the vehicle in a glove compartment, locked luggage compartment or locked boot	Loss or damage caused by theft from an unattended motor vehicle unless it is locked and any items are contained in the closed glove compartment or locked boot and concealed from view	Theft or disappearance of any item from an unattended vehicle is excluded unless hidden from view within a concealed boot, concealed luggage compartment, a closed glove compartment or under a manufacturers internal fitted cover/parcel shelf that is locked and forcible and violent entry is used to break 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 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 an unattended motor vehicle is excluded unless the vehicle was securely locked and the property was hidden in a glove or luggage compartment
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