



Household policies available through the Source

Insurer / Product Name	Ageas House Guard	Aviva Your House	Aviva Home Plus	Aviva Bright	AXA First	AXA Extra	Covea Profile	Pen Underwriting Squarepeg	L&G Rainbow	LV= Highway Insurance Co Ltd Clear Advance	Royal & Sun Alliance Clearchoice	Sentinel Extra	Zurich Home Solutions
BUILDINGS													
Buildings sum insured limits	Bedrooms - Bedroom rated - £1,000,000	Sum Insured Min £35,000 Sum Insured Max £445,000 Only available with contents cover	Sum Insured Min £35,000 Sum Insured Max £984,999	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 £500,000 Sum Insured upto £1,000,000	Bedroom rated £500,000	Bedroom rated £1,000,000	Bedroom Rated £1,000,000
Escape of Water Excess (minimum)	£350 (Flood £250)	£250	£250	£250	£500	£250	£250	£500	£250	£250	£300	£250	£250
Buildings - Extended Accidental Damage Excess (Minimum)	£100	£200	£200	N/a	£250	£100	£100	£100	£100	£100	£100	£100	£100
Subsidence excess	£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 (minimum)	£100	£100	£100	£200	£250	£100	£100	£100	£100	£100	£100	£100	£100
Accidental damage included within Standard Perils	Accidental damage by external means to cables, underground pipes, drains or underground tanks all servicing the home, ceramic hobs built into kitchen worktops, glass oven doors, fixed glass in windows, doors, 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 water, gas, sewer and drain pipes, accidental electricity and telephone cables which reach from the buildings to the public supply, and septic tanks, accidental breakage of all fixed glass including double glazing and fixed sanitary fittings 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 fixed glass, sanitary fixtures and ceramic hobs, underground pipes, tanks, cables and services 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
Alternative accommodation and loss of rent	20% of the maximum claim limit for Buildings	£100,000	20% of Buildings Sum Insured	20% of Buildings Sum Insured	£80,000	£200,000	£45,000	£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 (costs involved in tracing a leak)	Up to the maximum claim limit for Buildings	£5,000	£5,000	£5,000	£5,000	£5,000	£10,000	£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	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
Unoccupancy Limits (existing policies only)	60 days	60 days	60 days	30 days	30 days	30 days	60 days	60 days	60 days	60 days	60 days	60 days	60 days
Unoccupancy from inception	Not acceptable	Unacceptable	Unacceptable	Unacceptable	Unacceptable	Unacceptable	Unacceptable	Acceptable	Unacceptable	Acceptable	Unacceptable	Acceptable	Unacceptable
CONTENTS													
Contents sum insured limits	Bedrooms - Bedroom rated £100,000	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 £85,000	Sums Insured maximum £80,000	Bedroom rated £75,000 Sum Insured upto £100,000	Bedroom rated £75,000	Bedroom rated £75,000	Sum Insured up to £35000 Bedroom rated £100,000
Escape of Water Excess (Minimum)	£350 (Flood £250)	£250	£250	£250	£500	£250	£250	£500	£250	£250	£300	£250	£250
Extended Accidental Damage Excess (Minimum)	£100	£100	£200	N/a	£150	£100	£100	£100	£100	£100	£100	£100	£100
Contents - all other excesses (minimum)	£100	£100	£100	£200	£150	£100	£100	£100	£100	£100	£100	£100	£100
Valuables Limit	£30,000	1 or 2 Bedroom £10,000 3 Bedrooms £15,000 4 or 5 Bedrooms £20,000	1/3 of contents sum insured	1 or 2 Bedroom £8,000 3 Bedrooms £10,000 4 Bedrooms £12,500	£10,000	£30,000	£28,000	£28,000	1 or 2 Bedroom £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% of the Contents sum insured	£10,000	30% of contents sum insured £30,000
SAL (single article limit)	£2,500	£3,750	£2,000	£2,000	£2,000	£15,000	£5,000	£2,000	5% of the contents sum insured or £2,000 whichever is higher	15% of the Contents sum insured	£5,000	£2,500	£2,500
Loss of keys	Up to the maximum claim limit for Contents	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)	Cost of replacing locks and keys to outside doors and windows and to domestic safes and alarm systems within your home	£750 (locks & keys)	£750 (covered under both Buildings and Contents Section)	Reasonable cost
Visitors effects	£1,000	£1,000	£1,000	£1,000	N/a	£1,000	£500	No Cover	£300	£1,000	Contents Sum Insured	£750	£250
Students cover	£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)	£3,000	Contents Sum Insured	£5,000	£5,000

Additional Cover available	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 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	£10,000 paid if policyholder or family member dies as a result of an injury in the Home caused by fire or a physical attack within 12 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	£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	£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	£5,000 if you die as a result of violence from thieves or fire that occurs within your home. Your death must happen within three months of the incident	N/A	£5,000 following bodily injury to you or your spouse/civil partner by fire or assault which proves fatal within 12 months of such injury	£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 only)	60 days	60 days	60 days	30 days	30 days	30 days	60 days	60 days	60 days	60 days	60 days	60 days	60 days
Unoccupancy (from inception)	Unacceptable	Unacceptable	Unacceptable	Unacceptable	Unacceptable	Unacceptable	Acceptable	Acceptable	Unacceptable	Acceptable	Unacceptable	Acceptable	Unacceptable
PERSONAL POSSESSIONS													
Unspecified Personal Possessions Limits	£15,000	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	Min. £2,000 Max. £7,500	Min £2,000 Max £10,000	Min £2,000 Max £15,500	Min £2,000 Max £7,000
Personal Possessions excess	£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
SAL	£2,500	£1,500	£1,500	£1,500	£2,000	Unspecified Personal Possessions sum insured or £10000 whichever is the lesser	£1,500	£2,000	£1,500	£2,500	£1,000	£2,500	£1,500
Money	£750	£750	N/A	£750	£250	£750	Covered under Contents section	Covered under Contents section	£500	Covered under Contents section	£500	£500	£500
Credit cards	£1,000	£1,000	N/A	£1,000	N/A	£1,000	Covered under Contents section	Covered under Contents section	N/A	Covered under Contents section	N/A	£500	£500
Pedal cycles (away from home)	Pedal cycles up to £1,000 included under Unspecified Personal Possessions. Pedal Cycles valued at over £1,000 must be specified up to a maximum value of £2,500	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	Pedal Cycles over £1,000, Max. sum insured £5,000 for individual or combined total	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. Max in total £5,000	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. Garage Contents Sum Insured Outbuildings Contents Sum Insured In the open £2000	Covered under contents. Garage (Theft) Contents Sum Insured Outbuildings (Theft) £2500 In the open No Cover	Covered under contents. Garage : Contents Sum Insured Outbuildings £2500 In the open No Cover	Covered under contents. Garage : Contents Sum Insured Outbuildings £2500 In the open No Cover	Covered under contents. Garage : Contents Sum Insured Outbuildings £500 In the open No Cover	Covered under contents. Garage : Contents Sum Insured Outbuildings Contents Sum Insured In the open £1000	Covered under contents Max £750 In the open must be secured to a fixed permanent structure	Covered under contents. Garage : Contents Sum Insured Outbuildings £5000 In the open £1000	Covered under contents. Garage : £6000 Outbuildings £6000 In the open No cover	Covered under Contents section	Covered under contents if specified - Garage £3000 Outbuildings £3000 In the open £750	Covered under contents. Outbuildings £1,000. In the open £500, plants £500	Covered under contents Max £500 In the Open £500
Theft from Unattended Motor Vehicles	Up to personal possessions sum insured	£1,000	£1,000	£1,000	£500	£1,000	£1,000	£2,000	£1,000	£2,000	£1,000	£3,000	5% of the Contents Sum Insured shown in the Schedule or £2,500 whichever is the lesser
OTHER COVER													
Garden	£1,500 automatically included under Contents for hedges, lawns, plants, trees and shrubs	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.	£1,500 loss or damage to trees, shrubs, hedges, bushes, lawns and plants within the grounds of your home	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 (Lexelle)	£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 (CLE)	£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 optional Extra	Optional Extra	Optional Extra	Optional Extra
DEFINITIONS													
Valuables (within the home - covered against perils insured under the Contents section)	Jewellery, works of art, collectors' items, ornaments, precious stones, anything made from precious metals such as gold, clocks, watches, musical instruments, photographic equipment, binoculars, telescopes, furs and guns.	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, la, stamp and coin collections, clocks and watches	Jewellery, gold and silver articles (including plated articles), watches, gemstones, clocks, furs, pictures, sculptures, other works of art and collections of stamps, medals and coins;	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, Objets d'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													

Personal Possessions <i>(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</i>	Clothes and jewellery or any item carried by you in daily life. Also includes bicycles, money and credit cards	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 instrument; 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.	Private property and personal items you normally wear or carry (including sports equipment) and mobility scooters (that are not registered for road use), which you own or for which you are responsible	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													
Theft from unattended motor vehicles	Theft from unattended Motor Vehicles is excluded unless from a locked boot or glove box 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 or attempted theft from any vehicle that is not occupied unless: • all windows and sunroofs are securely closed and all doors and boot are locked; • the shopping is completely hidden within the vehicle in a glove compartment, locked luggage compartment or locked boot.	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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