



Household policies

Insurer / Product Name	AXA <i>Extra</i>	Covea <i>Profile</i>	Royal & Sun Alliance <i>Clearchoice</i>	Bspoke (formally UKG) <i>Sentinel Extra</i>	Source Insurance <i>Home</i>
BUILDINGS					
Buildings sum insured limits	Bedroom rated £1,000,000	Bedroom rated £1,000,000	Bedroom rated £500,000	Bedroom rated £1,000,000	Bedroom rated £1,000,000
Escape of Water Excess (<i>minimum</i>)	£250	£250	£300	£250	£450
Buildings - Extended Accidental Damage Excess (<i>Minimum</i>)	£100	£100	£100	£100	£100
Subsidence excess	£1,000 or £2,500	£1,000	£1,000	£1,000	£1,000
Buildings - all other excesses (<i>minimum</i>)	£100	£100	£100	£100	£100
Accidental damage included within Standard Perils	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 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 fixed glass, sanitary fixtures and ceramic hobs, underground pipes, tanks, cables and services included as standard
Legal liability as owner	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000
Alternative accommodation and loss of rent	£200,000	£45,000	20% of Buildings Sum Insured	20% of Buildings Sum Insured	£200,000
Trace and access (<i>costs involved in tracing a leak</i>)	£5,000	£10,000	£5,000	£5,000	£10,000
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	Accidental Damage to Buildings at Additional Premium
Unoccupancy Limits (existing policies only)	30 days	60 days	60 days	60 days	60 days
Unoccupancy from inception	Unacceptable	Unacceptable	Unacceptable	Acceptable	Acceptable
CONTENTS					
Contents sum insured limits	Bedroom rated £100,000 Max	Bedroom rated £100,000	Bedroom rated £75,000	Bedroom rated £75,000	£100,000
Escape of Water Excess (<i>Minimum</i>)	£250	£400	£300	£250	£450
Extended Accidental Damage Excess (<i>Minimum</i>)	£100	£100	£100	£100	£100
Contents - all other excesses (<i>minimum</i>)	£100	£100	£100	£100	£100
Valuables Limit	£30,000	£28,000	£10,000	30% of contents sum insured	£30,000
SAL (<i>single article limit</i>)	£15,000	£5,000	£5,000	£2,500	£5,000
Loss of keys	£1000 (covered under both Buildings and Contents Section)	£1000 (covered under both Buildings and Contents Section)	£750 (locks & keys)	£750 (covered under both Buildings and Contents Section)	£750 (covered under both Buildings and Contents Section)
Visitors effects	£1,000	£1,000	Contents Sum Insured	£750	£500
Students cover	Contents Sum Insured (£2,500 for theft or attempted theft)	£5,000	Contents Sum Insured	£5,000	£6,000

Special Events	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 £1000 during the month of December	Sum insured increased by 10% during December	Sum insured increased by £5,000
Alternative accommodation	£15,000	£8,000	20% of sum insured	£15,000	£100,000
Replacement deeds or documents	£500	£1,000	Contents Sum Insured	£750	£1,000
Personal liability	£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	£2,000,000	£10,000,000
Loss of oil	£1,000	£2,000	Contents Sum Insured	£2,000	£2,000
Loss of metered water	£1,000	£2,000	Contents Sum Insured	£2,000	£2,000
Business equipment (clerical)	£5,000 including up to £500 for stock	£5,000	Contents Sum Insured	£7,500	£5,000
Tenants liability	£15,000	£5,000	20% of contents sum insured	20% of contents sum insured	£5,000
Contents temporarily removed	Contents Sum Insured	£6000 (contents contained in garages or outbuildings £3000)	Contents Sum Insured	20% of contents sum insured	£20,000
Freezer	Contents Sum Insured	£1,000	Contents Sum Insured	Up to £500	£100,000
Credit cards	£1,000	£500	N/A	£500	£500
Money	£750	£1,000	£500	£500	£1,000
Contents of outbuildings (Theft)	Contents Sum Insured	£5,000	£3,000	5% of the contents sum insured	£3,000
Contents in Garages	Contents sum Insured	£5,000	£3,000	Contents Sum Insured (if attached to the main property)	£3,000
Contents in the Open	£1,000	£1,000	£750 (Accidental Damage only)	£1,000	£2,500
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 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	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	Accidental loss or accidental damage to your contents while they are being moved by professional removers from your home, directly to your new permanent home in the United Kingdom
Accidental damage included within Standard Perils	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, cable/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	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 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 televisions, video and audio installations, computer equipment, including laptops and tablets, games consoles and to any aerials or satellite dishes within or fixed to your home. accidental breakage of mirrors, ceramic hobs in free standing cookers or glass, which forms part of your contents
CONTENTS					
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	Accidental Damage to Contents at Additional Premium

Fatal Injury	£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	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	£5,000 if you or your family die as a direct result of injury caused in your home by fire, explosion, lightning, or intruders For us to pay a claim, the death must happen within three months of the incident
Unoccupancy Limits (existing policies only)	30 days	60 days	60 days	60 days	60 days
Unoccupancy (from inception)	Unacceptable	Acceptable	Unacceptable	Acceptable	Acceptable
PERSONAL POSSESSIONS					
Unspecified Personal Possessions Limits	Min £250 Max £15,000	No Min Max £10,000	Min £2,000 Max £10,000	Min £2,000 Max £15,500	Min £2,000 Max £10,000
Personal Possessions excess	£100	£100	£100	£100	£100
SAL	Unspecified Personal Possessions sum insured or £10000 whichever is the lesser	£1,500	£1,000	£2,500	£5,000
Money	£750	Covered under Contents section	£500	£500	Covered under Contents section
Credit cards	£1,000	Covered under Contents section	N/A	£500	Covered under Contents section
Pedal cycles (away from home)	Max per cycle £10,000	Pedal cycle cover must be requested, max sum insured £1500	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	Max for one cycle £3,000 Max in total £6,000
Pedal cycles (within the home)	Covered under contents. Garage : Contents Sum Insured Outbuildings Contents Sum Insured In the open £1000	Covered under contents up to contents sum insured In the open must be secured to a fixed permanent structure	Covered under contents if specified . Garage £3000 Outbuildings £3000 In the open £750	Covered under contents. Outbuildings £,1000, In the open £500, plants £500	Covered under contents Max for one cycle £1,500
Theft from Unattended Motor Vehicles	£1,000	£1,000	£3,000	5% of the Contents Sum Insured shown in the Schedule or £2,500 whichever is the lesser	£1,000
OTHER COVER					
Garden	£500 automatically included for plants, bushes, shrubs and trees	£500 automatically included for plants, lawns, bushes, shrubs and trees	Trees, shrubs, plants hedges and lawns	£500 automatically included for plants, lawns, bushes, shrubs and trees	£2,500 automatically included for plants, bushes, shrubs and trees
Legal Protection	£75,000 (Lexelle Limited)	£75,000 (Lexelle Limited)	£75,000 (Lexelle Limited)	£75,000 (Lexelle Limited)	£75,000 (Lexelle Limited)
Home Emergency Cover	Optional Extra provided by Lexelle Limited	Optional Extra provided by Lexelle Limited	Optional Extra provided by Lexelle Limited	Optional Extra provided by Lexelle Limited	Optional Extra provided by Lexelle Limited
DEFINITIONS					

<p>Valuables (<i>within the home - covered against perils insured under the Contents section</i>)</p>	<p>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</p>	<p>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</p>	<p>Jewellery, watches, articles of precious metal, clocks, paintings, works of art, stamp, medal and coin collections</p>	<p>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</p>	<p>These include but are not limited to stamp, coin or medal collections, antiques, rugs, musical instruments, clocks, pictures, paintings, items of gold, silver or any other precious metal, jewellery, watches, rare books and furs.</p>
<p>DEFINITIONS</p>					
<p>Personal Possessions (<i>All risks cover for items including away from the property and worldwide - see policy for full details, including exclusions</i>) - a brief description is as shown, however this has been abridged and you must read the policy for full details</p>	<p>Clothes and articles of a personal nature likely to be worn, used or carried. For example mp3 players, mobile phones, sports equipment</p>	<p>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</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.</p>	<p>Gold and silver articles, watches, jewellery, cups, trophies, curios, objets d'art, sculptures, carvings, paintings, pictures and drawings, stamp, medal, coin, and firearm collections.</p>	<p>Items designed to be worn or carried, for example clothing, jewellery, watches, mobile phones, handheld game consoles, portable music players, laptops, tablets, sports, musical and photographic equipment and luggage bags. All items must belong to you or be your legal responsibility.</p>
<p>DEFINITIONS</p>					
<p>Theft from unattended motor vehicles</p>	<p>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</p>	<p>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</p>	<p>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</p>	<p>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.</p>	<p>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.</p>
<p>Version 04.2024 JMC</p>					