



Insurer / Product Name	Covea <i>Profile</i>	Bspoke (formally UKG) <i>Sentinel Extra</i>	Source Insurance <i>Home</i>
BUILDINGS			
Buildings sum insured limits	£1,000,000	£1,000,000	£1,000,000
Escape of Water Excess (<i>minimum</i>)	£400	£250	£450
Buildings - Extended Accidental Damage Excess (<i>Minimum</i>)	£100	£100	£100
Subsidence excess	£1,000	£1,000	£1,000
Buildings - all other excesses (<i>minimum</i>)	£100	£100	£1,000
Accidental damage included within Standard Perils	Accidental damage (which you are legally responsible for) to underground services. This includes cables, service pipes, tanks and drains which are connected to your home. Ceramic hobs in fixed appliances, fixed glass, solar panels and sanitaryware	Accidental damage to fixed glass, sanitary fixtures and ceramic hobs forming part of the Property and underground pipes, tanks, cables, and services for which You are responsible	Accidental damage to cables, underground pipes, drains, and tanks serving your home. Accidental breakage of glass, ceramic hobs or sanitary fittings fixed to, and forming, part of your home
Legal liability as owner	£2,000,000	£2,000,000	£2,000,000
Alternative accommodation and loss of rent	£45,000	£200,000	£200,000
Trace and access (<i>costs involved in tracing a leak</i>)	£10,000	£5,000	£10,000
Replacement Locks/Keys	£1,000	£750	£750
Emergency Access	Up to £1,000,000	£750	£1,000,000 (Limit for damage to gardens £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
Unoccupancy Limits (<i>existing policies only</i>)	60 Days	60 Days	60 Days
Unoccupancy from inception	Unacceptable	Acceptable	Acceptable
CONTENTS			
Contents sum insured limits	£100,000	£75,000	£100,000
Escape of Water Excess (<i>Minimum</i>)	£400	£250	£450
Extended Accidental Damage Excess (<i>Minimum</i>)	£100	£100	£100
Contents - all other excesses (<i>minimum</i>)	£100	£100	£100
Valuables Total Limit	£28,000	£22,500	£30,000
Valuables Single Article Max Limit	£5,000	£15,000	£15,000
Loss of keys	£1,000	£750	£750
Visitors belongings	£1,000	£750	£500
Students cover	£5,000	£15,000	£6,000

Special Events	Contents sum insured increased by up to £5,000 for one month before and after the special event	Contents sum insured increased by up to £7,500 for one month during any religious festival. 30 days before and after a wedding /civil partnership and 7 days after a family birthday	Contents sum insured increased by £5,000 for 30 days before and 30 days after a special event to cover gifts and the cost of items bought for the celebration
Alternative accommodation	£8,000	£15,000	£100,000
Replacement deeds or documents	£1,000	£750	£1,000
Digital Information	£2,000	£1,000	£2,000
Personal liability	£2,000,000	£2,000,000	£2,000,000
Domestic employees liability	£10,000,000	£2,000,000	£10,000,000
Loss of domestic heating fuel and metered water	£2,000	£2,000	£2,000
Business equipment (clerical)	£5,000	£7,500	£5,000
Tenants liability	£5,000	£15,000	£5,000
Contents temporarily removed	£6,000	£15,000	£20,000
Freezer Contents	£1,000	£500	£100,000
Credit cards	£500	£500	£500
Money in the home	£1,000	£500	£1,000
Contents of outbuildings (Theft)	£5,000	£3,750	£3,000
Contents in Garages	£5,000	£3,750	£3,000
Contents in the Open (within the home boundaries)	£1,000	£1,000	£2,500
Plants in your garden	£1,000 automatically included for plants, lawns, bushes, shrubs and trees	£1,000 automatically included for plants, lawns, bushes, shrubs and trees	£2,500 automatically included for plants,bushes, shrubs and trees
Moving House	Accidental loss or accidental damage to your contents while they are being moved by professional furniture removers. They must be being moved from your home to your new permanent home within the UK.	Accidental loss or damage to contents whilst in direct transit from the home for permanent removal to another within the territorial limits carried out by professional contractors including loading and unloading and while temporarily kept on the removal vehicle overnight during transit.	Any 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 mirrors, fixed glass in furniture, ceramic hobs in freestanding cookers, TVs, audio and video equipment, games consoles and computer equipment.	Accidental damage to mirrors, fixed glass, glass topped furniture and ceramic hobs. Accidental damage in the home to audio and visual equipment	Accidental breakage of mirrors, ceramic hobs in free standing cookers or glass, which forms part of your contents. 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
Additional Cover available	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 if you or your family suffer a fatal injury caused by a fire or assault by thieves in your home. The death must happen within 30 days	£5,000 Fatal Injury following bodily injury to you or your spouse/civil partner by fire or assault by thieves in the home with proves to be 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 . The death must happen within three months of the incident
Unoccupancy Limits (existing policies only)	60 days	60 days	60 days
Unoccupancy (from inception)	Unacceptable	Acceptable	Acceptable
PERSONAL BELONGINGS			

Unspecified Personal Belongings Limits	Max £10,000	Max £15,000	Max £10,000
Personal Belongings excess	£100	£100	£100
Personal Belongings Single Article Max Limit	£5,000	£15,000	£15,000
Money	Covered in the home under Contents section	Covered in the home under Contents section	Covered in the home under Contents section
Credit cards	Covered in the home under Contents section	Covered in the home under Contents section	Covered in the home under Contents section
Pedal cycles (away from home)	Max for one cycle £2,000 Max in total £10,000	Max for one cycle £1,000 Max in total £5,000	Max for one cycle £3,000 Max in total £6,000
Pedal cycles (within the home)	Covered under contents	Max for one cycle £1,000 Max in total £5,000	Max for one cycle £1,500
Theft from Unattended Motor Vehicles	If cover selected for Unspecified or Specified Personal Belongings	If cover selected for Unspecified or Specified Personal Belongings. Limit of £2,500 for loss or damage to any property left in an unattended motor vehicle.	If cover selected for Unspecified or Specified Personal Belongings. Limit of £1,000 for loss or damage to any property left in an unattended motor vehicle.
OTHER COVER			
Legal Protection	£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
DEFINITIONS			
Valuables (within the home - covered against perils insured under the Contents section)	Any collectables or antiques, precious metals or precious stones; ,clocks; jewellery, watches or furs; works of art; photographic equipment, binoculars, telescopes; portable musical instruments; guns; audio and audio visual equipment; computer equipment.	Gold, silver and other articles made of precious metals, watches, jewellery, cups, trophies and furs.	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
DEFINITIONS			
Personal Belongings s (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	Items which are normally used, worn or carried by you. These items must belong to you or your family. Personal belongings does not include camping equipment; deeds, electronically stored data, personal money or credit cards; household goods, domestic appliances, furnishings, furniture, china, glass or pottery; bicycles; tool	Wearing apparel and personal articles designed to be worn or carried on or about the person,leisure equipment, sports equipment, valuables, pedal cycles	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
DEFINITIONS			
Theft from unattended motor vehicles	We won't cover Property stolen from an unattended vehicle unless it was out of sight. All doors, sunroofs, retractable/convertible roofs and windows must also have been closed and locked.	We won't cover theft from an unattended motor vehicle unless the item is hidden from view within the vehicle and violence and force is used to get into the vehicle.	We won't pay if your items are stolen from an unattended car or van, unless they were stored out of sight in a glove box or boot and unless your car or van has been locked, with any security systems activated, and there must have been damage to the car or van during the break in
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