



# Your cover and limits

Essentials, Home and Home Plus





## Summary of policy limits

The following is only a summary of policy cover, limits and exclusions to help you make an informed decision before purchasing one of our Home Insurance products.

You should read all of your documents when you purchase a policy from us.

Section of cover	Essentials limit of cover	Home limit of cover	Home plus limit of cover
<b>Buildings (if selected)</b>			
Buildings	£500,000	£1 million	Unlimited
Accidental damage to underground drains/pipes	Included	Included	Included
Accidental damage to fixed glass, baths and basins	Optional with enhanced accidental damage cover	Included	Included
Enhanced accidental damage cover	Optional	Optional	Included
Alternative accommodation	£30,000	£75,000	£100,000
Loss of keys	£750	Included	Included
Plants in the garden	£500	£1,500	£10,000
Trace and access	No cover	£5,000	£10,000
Liability to the public	£5,000,000	£5,000,000	£5,000,000
<b>Contents (if selected)</b>			
Contents	Please refer to your quote for limit of cover	Please refer to your quote for limit of cover	£150,000

Valuables	Please refer to your quote for limit of cover	Please refer to your quote for limit of cover	Please refer to your quote for limit of cover
Accidental damage to mirrors, glass and ceramic tops	Optional with enhanced accidental damage cover	Included	Included
Accidental damage to home entertainment items	Optional with enhanced accidental damage cover	Included	Included
Enhanced accidental damage cover	Optional	Optional	Included
Business equipment	£5,000	£15,000	Included
Contents in the garden	No cover	£2,500	£10,000
Theft from garages and outbuildings	£1,000	Included	Included
Plants in the garden	No cover	£2,500	£10,000
Fatal injury	No cover	£5,000	£5,000
Alternative accommodation	£15,000	£25,000	£50,000
Frozen food	£500	£1,000	Included
Loss of keys	£750	Included	Included
Title deeds	No cover	Included	Included
Tenants cover	£5,000	£10,000	£15,000
Money and credit cards	£250	£500	£1,000
Downloaded information	Included	Included	Included



Visitor belongings	No cover	£1,000	£2,000
Contents at university	£1,000	£5,000	£10,000
Contents in nursing home	£1,000	£5,000	£10,000
Moving home	No cover	Included	Included
Temporary removal	No cover	£5,000	£10,000
Liability to public	£5,000,000	£5,000,000	£5,000,000
Employer's liability	£10,000,000	£10,000,000	£10,000,000

#### **Personal belongings away from the home if selected**

Personal belongings	Please refer to your quote for limit of cover	Please refer to your quote for limit of cover	Please refer to your quote for limit of cover
Money and credit cards	£250	£500	£1,000
Single article limit	£2,000	£2,000	£5,000

#### **Bicycles away from the home if selected**

Bicycles	Please refer to your quote for limit of cover	Please refer to your quote for limit of cover	Please refer to your quote for limit of cover
Single article limit	£1,000	£1,000	£1,000

## Wear and tear

Nothing stays new forever, home appliances break down, curtains fade in the sun and after a while, parts of the building can deteriorate too such as roof tiles or pipes. Our policy doesn't cover any wear and tear.

## Cover and exclusions

We'll provide the following cover for any loss or damage to your buildings and contents due to the causes below, up to the limit of cover shown on your quote. Please note the cover below is based on a combined buildings and contents policy.

**Ticks show what is covered and crosses show what is not covered under each section.**

- ✓ **Fire** (including resultant smoke damage), lightning, explosion or earthquake.
- ✗ But not from burns or scorching unless accompanied by flames. (However, you may have cover under 'Enhanced accidental damage' if cover is included.)
  
- ✓ **Water or oil leaking** from any fixed tank, domestic appliance or pipe.
- ✓ Loss of metered water or oil, see 'policy limits' for the amount we'll pay up to.
- ✗ Subsidence, heave or landslip caused by escaping water. This damage may be covered under the section 'Subsidence or Heave of the site on which the building stands or Landslip.
- ✗ Damage to the tank, appliance or pipe itself, unless caused by freezing.
- ✗ Damage caused by failure, wear and tear or lack of grouting or sealant.
- ✗ Damage caused by overflowing water from wash basins, sinks, bidets, showers, and baths as a result of the taps being left on (However, you may have cover under 'Enhanced accidental damage' if cover is included.)
- ✗ Loss or damage caused by escape of water from guttering, rainwater downpipes, roof valleys and gullies.
- ✗ Loss or damage after your home hasn't been lived in by you or your family for more than 60 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week.
  
- ✓ **Theft or attempted theft**, including theft from outbuildings but see 'policy limits' for the amount we'll pay up to.
- ✗ Whilst lodgers, paying guests or tenants are staying in your home, unless force and violence is used to break into your home (and your personal details show we've agreed to this cover).
- ✗ Loss or damage after your home hasn't been lived in by you or your family for more than 60 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week.



✓ **Damage caused by storm or flood**

- ✗ Loss or damage to gates or fences.
- ✗ The cost of the removal of a tree or branch, unless we've accepted a claim for damage to the building caused by its fall.

✓ **Subsidence or Heave of the site on which the building stands or Landslip.**

- ✗ Damage if the main structure of your home or outbuildings are not damaged at the same time, by the same cause.
- ✗ Damage where compensation has been given under a contract, legislation or guarantee.
- ✗ Damage during demolition, structural alteration or repair work.
- ✗ Damage to solid floors and non-load bearing walls unless the foundations beneath the exterior walls of your home are damaged at the same time by the same cause.
- ✗ Damage caused by bedding down or settlement.
- ✗ Damage caused by poor workmanship or design, or faulty material, including inadequate construction of foundations.
- ✗ Damage caused by not following best building practice at the time of design or construction.
- ✗ Loss or damage caused by coastal or river erosion.

✓ **Vandalism** - including riot, civil unrest, strikes, labour or political disturbances.

- ✗ Loss or damage after your home hasn't been lived in by you or your family for more than 60 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week.

✓ **Impact** - by animal, falling tree or branch, road vehicle, train, aircraft or other flying objects (including items dropped from them), television or falling aerials, satellite dishes and their fittings.

- ✗ Damage to gates or fences by falling trees or branches including the cost of removing any tree or branch.
- ✗ Damage by domestic pets.
- ✗ The cost of removal of the tree or branch, unless we've accepted a claim for damage to the building caused by its fall.

✓ **Selling your home** - we'll continue to cover your home for loss or damage until the completion of the sale.

- ✓ If we're insuring your new home, we'll cover your new property for up to 90 days from exchange date, or the date your offer is accepted in Scotland.

- ✗ Loss or damage after your home hasn't been lived in by you or your family for more than 60 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week.
- ✗ Loss or damage if the property is insured with another insurer.
- ✗ Loss or damage after the sale of your home has been completed.
- ✓ In addition to the above, for Essentials products we will also cover from exchange - you'll be covered between exchange and completion on your property for: Fire, Theft, Impact, Escape of water, Storm, Trace and access, Escape of oil, Subsidence, Vandalism, Flood and standard accidental damage. You're covered for all the above from the exchange date as long as you have purchased the insurance.
- ✗ Loss or damage
  - That is already covered elsewhere.
  - While the building are undergoing construction or demolition, structural alterations or repairs.
  - While the property is not fit for normal living purposes.
  - More than 90 days prior to completion of the purchase of the buildings.
- ✓ **Moving home**
- ✓ We'll pay for accidental loss or damage while your contents are being moved to your new permanent home that we're insuring – including while temporarily stored by a storage company for up to 14 days.
- ✗ Loss or damage if you're not using a professional removals firm.
- ✗ Loss or damage to china, glass and brittle items unless these have been packed by professional packers.
- ✓ **Accidental damage cover** - optional cover, see 'policy limits' to see what cover is included and your quote to see if you've selected this cover.
- ✓ To fixed glass including windows, bathroom suites, solar panels and hobs that are part of the buildings – not included as standard on our Essentials cover
- ✓ To mirrors, glass or ceramic tops that form part of the furniture in your home – not included as standard on our Essentials cover
- ✓ To home entertainment equipment while in your home – not included as standard on our Essentials cover
- ✗ Damage caused by lodgers, paying guests or tenants (unless your personal details show we've agreed to this cover).
- ✗ Loss or damage after your home hasn't been lived in by you or your family for more than 60 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week.



- ✗ Damage to computer software or downloaded information.
- ✗ Damage to your home entertainment equipment, including smart devices, caused by cyber attack
- ✗ Damage caused by water or oil leaking from any fixed tank, domestic appliance or pipe.
- ✗ The cost of maintenance or normal redecoration.
- ✗ Damage caused during demolition, structural alterations or repairs.
- ✗ Loss or damage excluded elsewhere in this policy.
- ✗ Damage to hand held game consoles, digital and video cameras, mobile and smart phones, hand held multi-media players such as MP3/4 players. (However, you may have cover under 'Enhanced accidental damage' if cover is included.)
- ✗ Loss or damage caused by water entering your home unless caused by storm or flood
- ✓ **Accidental damage to underground pipes, cables and drains (and their inspection covers) that provide services to and from your home that you are responsible for.**
- ✓ The reasonable cost of breaking into and repairing an underground pipe to clear a blockage between the main sewer and your home if normal methods of unblocking have been unsuccessful.
- ✓ **Unavoidable damage** - caused by the emergency services when accessing your home or garden as a result of an emergency involving you or your family.
- ✓ **Trace and access** – only covered if shown as covered and up to the amount shown on the 'policy limits. We'll pay towards the cost to remove and replace any part of the building to find the source of a water or oil leak from any fixed tank, appliance or pipe causing damage.
- ✗ The cost to repair the tank, appliance or pipe itself.
- ✓ **Alternative accommodation** - see the 'policy limits' table for the amount we'll pay up to while your home is unfit to live in due to loss or damage covered under buildings for:
  - the additional cost of a suitable accommodation for you, your family and your domestic pets, or;
  - rent you're legally responsible for under your tenancy whilst the property is being repaired to be habitable again;
  - unrecoverable rent you would have received but have lost, including ground rent;
  - storage costs for the time it takes to repair your home.



- ✓ **Loss of keys** - we'll pay the reasonable costs to replace and fit locks to the external doors of your home, and alarms and safes, if your keys are lost or stolen, see the 'policy limits' for the amount we pay up to.
- ✓ **Plants in the garden** - see the 'policy limits' table for the amount we'll pay up to for loss or damage to hedges, trees, shrubs, plants and lawns within the boundaries of your home.
- ✗ Damage by a storm or flood, escape of oil or water, subsidence and accidental damage.
- ✗ Impact by falling trees or branches.
- ✗ Loss or damage shown as not insured in these cover and limits.
- ✓ **Contents in the garden** - only covered if shown as covered and see the 'policy limits' table for the amount we'll pay up to for loss or damage to contents within the boundaries of your home.
- ✗ Damage by storm, escape of oil or water, subsidence and accidental damage.
- ✗ Loss or damage to hedges, trees, shrubs, plants or lawns.
- ✗ Loss or damage after your home hasn't been lived in by you or your family for more than 60 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week.
- ✗ Loss or damage shown as not insured in these cover and limits.
- ✓ **Fatal injury** - only covered if shown as covered and see the 'policy limits' table for the amount we'll pay if you or a family member die within 12 months as a direct result of an injury caused by fire or violence by intruder(s) in your home.
- ✓ **Special events** - we'll increase your contents limit of cover by 10% during religious festivals or special events, for one month before and after, for purchases made for these events whilst insured.
- ✓ **Frozen food** - see the 'policy limits' table for the amount we'll pay up to for the reasonable replacement of the contents of your fridge or freezer, caused by a breakdown, power cut or a blown fuse.
- ✓ **Title deeds** - only covered if shown as covered and see the 'policy limits' table for the amount we'll pay up to for loss or damage covered by this insurance to replace the title deeds of your home while they're in safekeeping with your bank, mortgage lender, solicitor or in your home.
- ✓ **Tenant's cover** - see the 'policy limits' table for the loss or damage covered by this insurance to any fixtures and fittings you've installed or are legally responsible for as part of your tenancy.



- ✓ **Money and credit cards** - see the 'policy limits' table. We'll pay for the accidental loss or theft of money from your home or the unauthorised use of a charge, credit or debit card if they were stolen from your home (unless the Insurance conditions on your personal details show anything different). You must report it to the police and card issuer within 24hrs.
- ✗ A member of your family or domestic employee is involved.
- ✗ You cannot claim for more than the policy limit in any one insurance year.
- ✗ Cryptoassets, for example, Bitcoin are not covered under this policy in or away from home.
  
- ✓ **Downloaded information** - see the 'policy limits' table. We'll replace the information you've bought and stored on your home computer, smart device or mobile phone if this is lost or damaged.
- ✗ The cost of remaking a file, tape or disc.
- ✗ Rewriting the information.
- ✗ Accidental damage.
- ✗ Loss or damage shown as not insured in these cover and limits.
- ✗ Loss or damage caused directly or indirectly by any cyber attack.
  
- ✓ **Visitors belongings** - only covered if shown as covered and see the 'policy limits' table for the amount we'll pay up to for loss or damage to your visitor's personal belongings, for the causes listed above, whilst they stay with you.
- ✗ Accidental damage
- ✗ Loss or damage to your paying guest's belongings.
- ✗ Any amount over £500 for your visitor's money.
  
- ✓ **Temporary removal** - only covered if shown as covered and see the 'policy limits' table for the amount we'll pay up to, to cover loss or damage to your contents, for the causes listed above, whilst temporarily removed from your home, but still in the UK, when in the following:
  - a private home where someone is living or building where you or a member of your family work
  - a bank or safe deposit
  - any business premises for making up, alteration, renovation, repair, cleaning, dyeing or valuation.
- ✗ Loss or damage to contents taken from your home to sell or exhibit.
- ✗ Accidental damage.
- ✗ Loss or damage to money or business equipment.
- ✗ Loss or damage to bicycles.
- ✗ Theft or attempted theft unless violence and force is used to remove the contents from the temporary location.

- ✗ Loss or damage to contents temporarily removed from your home to go to university, college or boarding school.
- ✓ **Contents at university/college** - see the 'policy limits' table for the amount we'll pay up to, to cover loss or damage to your contents, for the causes listed above, whilst being kept in student accommodation or any building in which you or your family study within the UK.
- ✗ Loss or damage to contents taken from your home to sell or exhibit.
- ✗ Accidental damage.
- ✗ Loss or damage to money or business equipment.
- ✗ Loss or damage to bicycles.
- ✗ Theft or attempted theft unless force and violence is used to remove the contents from a building.
- ✓ **Contents in a nursing home** - see the 'policy limits' table for the amount we'll pay up to, to cover loss or damage to contents belonging to you, your spouse, partner or parents (including parents-in-law) whilst kept in a nursing home, for the causes listed above, as long as they lived in your home immediately before going into the nursing home.
- ✗ Accidental damage.
- ✗ Loss or theft of money.
- ✗ Loss, damage or theft of valuables.
- ✗ Theft or attempted theft unless violence and force is used to remove the contents from a building.

### **Public liability**

- ✓ See the 'policy limits' table for the amount we'll pay up to for any claim per incident, including claimants' costs and expenses. We may also pay other costs and expenses incurred with our prior permission, within this limit.
- ✓ If following an accident someone dies, is injured, falls ill or has their property damaged anywhere in the world, we'll cover the legal liability of you or your family as:
  - occupiers of your home (Included with our Contents cover).
  - private individuals (Included with our Contents cover).
  - the owner of the building and its land (Included with our Buildings cover).
  - under section 3 of the Defective Premises Act 1972 or the Defective Premises Northern Ireland Order 1975 for any home you have previously owned, but not for more than 7 years after the insurance has ended or been cancelled (Included with our Buildings cover).



There is no cover for liability arising from:

- ✗ Pollution or contamination unless its caused by oil leaking from a fixed heating installation in your home.
- ✗ The death, bodily injury or illness of you or a member of your family or domestic employees.
- ✗ The passing on of an infectious disease or virus.
- ✗ Loss or damage to any property you or a family member own or are responsible for.
- ✗ An agreement you have with another party.
- ✗ Any professional, occupational, business or trade activities.
- ✗ The ownership or occupation of any other premises.
- ✗ The ownership or use of any aircraft, motor vehicle (including motor cycles, quad bikes and motorised scooters) and its accessories, horse drawn vehicle, ship, vessel or craft.
- ✗ Death, injury or damage caused by a drone if not flown in accordance with legislation or the code of practice set out by The Civil Aviation Authority.
- ✗ Death, injury or damage caused by a hover board, Segway or motorised scooter under your control used on a road, public footpath or pavement.
- ✗ Injury or damage caused by any animal, other than horses and domestic pets.
- ✗ Injury or damage caused by any dog which is designated dangerous or allowed to be dangerously out of control under the Dangerous Dogs Act.

Also:

- ✗ The cost of putting right any fault or alleged fault which, if not put right, may cause accidental bodily injury or disease or accidental loss of or damage to property.
- ✗ Any liability covered by any other insurance.

- ✓ **Employer's liability** - see the 'policy limits' table for the amount we'll pay up to for any claim per incident, if following an accident your domestic employee dies, is injured, or falls ill whilst being employed by you and you're found legally liable. This includes claimants' costs and expenses. We may also pay other costs and expenses incurred with our prior permission, within this limit. This cover applies anywhere in the world, as long as you entered the contract of employment with the employee in the UK.
- ✓ **Personal belongings (Optional cover)** - loss or damage to personal belongings when you're out and about anywhere in the world during your insurance. This applies to items that you've told us about which are shown as covered 'anywhere' in your personal details. Money and credit cards are covered up to the amount shown in the 'policy limits' table.

- ✗ Losses from unattended vehicles, caravans or motor caravans unless the item is hidden from view in a glove box, boot or luggage compartment and all the doors are locked and windows and sunroofs fully closed.
- ✗ Theft of any belongings from any student accommodation or building used to study, unless violence and force is used to remove them.
- ✗ Theft of any items used in connection with any business, trade or profession unless violence and force is used to remove them.
- ✗ Loss or damage to drones if not flown in accordance with legislation or the code of practice as set out by The Civil Aviation Authority.
- ✗ Loss or damage to hover boards, Segway's or motorised scooters under your control used on a road, public footpath or pavement.
- ✗ Losses for money/credit card if not reported to the police and card issuer within 24 hours of discovery.
- ✗ The unauthorised use of charge, credit/debit cards by a family member or domestic employee.
- ✗ Accidental loss or damage to software or downloaded information.
- ✗ Any loss or damage which is covered by other insurance
- ✓ **Bicycles** - Optional cover please see your quote to see if selected and if so, the limit applied.
- ✓ Loss or damage to bicycles and accessories that belong to you or your family when you're out and about anywhere in the world during your insurance.
- ✗ Theft of any bicycle away from your home, unless locked to an immovable object or within a locked building.
- ✗ Loss or damage whilst taking part in professional racing events, pace-making or time trials.
- ✗ Motorised bicycle (other than battery assisted bicycle).



## To make a claim

24 hours a day, 365 days a year

**0330 678 5555 (in the UK)**

**+44 1202880354 (outside the UK)**

For Text Phone first dial 18001.

Calls will be recorded for training and monitoring purposes



You can get this and other documents from us in braille, large print or in an audio format by contacting us

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