

Policy summary

Home Insurance

This is a summary of the cover that's available under this home insurance policy. It does not contain the full terms and conditions of the policy, which can be found in the policy booklet and policy schedule. We will be happy to provide copies of these on request.

Home insurance cover comparison

We offer two levels of cover: Bank of Scotland Home Insurance – a tailored, flexible offering and Bank of Scotland Home Insurance Comprehensive – a more inclusive offering where additional cover is included as standard, with higher limits in key cover areas. The table below shows what cover is included and what is optional under each level of cover.

Please see the table at the back of this policy summary for a full breakdown of coverage and limit levels.

Key: ✓ included + optional

Cover description	Home Insurance	Home Insurance Comprehensive
Buildings insurance Cover limits shown in this section are part of, not in addition to, the overall 'Private residence cover' limit.	Limit	Limit
Private residence cover	Up to £500,000*	✓ Unlimited** ✓
Outbuildings cover	Up to £500,000*	+ Unlimited** ✓
Accidental damage cover	Up to £500,000*	+ Unlimited** ✓
Replacement of sets cover	Up to £500,000*	✓ Unlimited** ✓
Contents insurance Cover limits shown in this section are part of, not in addition to, the overall 'Private residence cover' limit. This doesn't apply to 'Pedal cycle' or 'Specified items cover.'	Limit	Limit
Private residence cover	Up to £75,000*	✓ Unlimited** ✓
Contents in outbuildings and in the open cover	Up to £5,000 in outbuildings Up to £1,000 in the open	+ Up to £10,000 in outbuildings Up to £2,000 in the open ✓
Accidental damage cover	Up to £75,000*	+ Unlimited** ✓
Replacement of sets cover	Up to £75,000*	✓ Unlimited** ✓
Personal belongings away from the home cover	Up to £15,000	+ Up to £25,000 +
Students' contents away from the home cover	Up to £10,000	+ Up to £10,000 +
Pedal cycle cover	Up to £10,000 (£5,000 limit per pedal cycle)	+ Up to £10,000 (£5,000 limit per pedal cycle) +
Specified items cover (individually worth over £3,000 in value)	Total limit of £30,000	+ Total limit of £50,000 +
Legal expenses	Limit	Limit
Legal expenses cover	Up to £50,000	+ Up to £50,000 +

*Illustrates the limits of cover we provide as standard. A higher Sum Insured amount can be specified if required, this is limited up to £1,000,000 for Buildings and £100,000 for Contents.

** There are elements of cover which are subject to lower limits (e.g. Alternative accommodation). Please refer to the table at the back of this policy summary for details.

Your policy

To see the insurance cover you have chosen, please check your quotation or policy schedule. This will show the level of cover that applies to you, details of your excess amount and the limits that apply to your policy.

Once your cover starts and you receive your policy documents, you will still have time to cancel your insurance. See 'Your right to cancel' for more information.

Who is the insurer?

Your home insurance is underwritten by Lloyds Bank General Insurance Limited. Legal expenses cover is underwritten by DAS Legal Expenses Insurance Company Limited.

Policies are issued as annual contracts and may be renewed at the end of every year on the terms and conditions that apply at each renewal date.

Making a claim



Call: 0345 300 5180



Write to:

Bank of Scotland Home Insurance, Home Insurance Claims Department,
Tredegar Park, Newport, South Wales NP10 8SB.

Please refer to your policy booklet for further details. If you haven't received this yet or cannot find it, please call us on **0345 300 5180** and we will be happy to provide you with a copy.



**To claim for Legal expenses
call 0800 028 0870**

If you have selected 'Legal expenses' your policy includes up to £50,000 of cover for agreed costs to pursue a legal claim. So if you're in dispute with your employer over a wrongful dismissal, have a problem with faulty goods or services, or even a bodily injury claim, then help is at hand.

Buildings insurance

Private residence cover

Private residence cover is for your house, bungalow, flat or maisonette, including any attached or integrated structures such as garages, car ports, conservatories and stores, and their fixtures and fittings, all of which are used for domestic purposes, and any business purposes we have agreed. If you have selected 'Buildings – Private residence cover', the following will automatically be included.

A limited amount of cover is provided under 'Buildings – Private residence cover' for detached outbuildings. If you require additional cover for your outbuildings, you will need 'Outbuildings cover' as illustrated overleaf.

What we cover Significant features and benefits	What we don't cover Significant exclusions and limitations
<p>Covers loss of or damage to the buildings of your private residence by:</p> <ul style="list-style-type: none"> • Fire • Malicious damage or vandalism • Flood • Storm • Subsidence, heave or landslip • Escape of water from any domestic appliance or any fixed domestic water installation • Theft or attempted theft. 	<ul style="list-style-type: none"> • If your home is left unoccupied for either 30 or 60 days in a row, (as chosen by you and shown in your quotation and policy schedule) you will not be covered for: <ul style="list-style-type: none"> - Malicious damage or vandalism - Escape of water from any domestic appliance or any fixed domestic water installation - Theft or attempted theft. • Storm damage to hedges, fences and gates.
<p>Alternative accommodation</p> <p>For the cost of similar alternative accommodation for you, your family and your domestic pets, if your private residence is made uninhabitable due to any cause covered by 'Buildings – Private residence cover.'</p>	
<p>The following cover applies to your private residence and outbuildings:</p> <ul style="list-style-type: none"> • Accidental damage to services – by services we mean underground cables, pipes, drains, tanks and their inspection covers serving your home and for which you are legally responsible • Trace and access – to find the source of damage caused by a water or oil leak and making good • Clearing drain blockages – if normal methods of releasing a blockage are unsuccessful, we will pay the cost of breaking into and repairing the pipe • Emergency access – for damage caused by the emergency services to deal with a medical emergency • Buildings – Property owner's liability cover. For your liability as owner of your buildings. 	<ul style="list-style-type: none"> • For accidental damage to services the cost of clearing a blockage which has not caused physical damage to the pipe, drain or tank. • If your home is left unoccupied for either 30 or 60 days in a row, (as chosen by you and shown in your quotation and policy schedule) you will not be covered for trace and access costs. • Liability resulting from any employment, trade, profession or business involving you or any member of your family. • Legal liability covered by any other insurance policy.
<p>For further details please refer to the following Buildings insurance sections in the policy booklet; 'Buildings – Private residence cover', 'Outbuildings cover' and 'Buildings – Property owner's liability cover.'</p>	

Replacement of sets cover

What we cover Significant features and benefits	What we don't cover Significant exclusions and limitations
<p>Covers the cost of replacing or changing any undamaged item, or part of an item, which forms part of a set or any other item of a uniform nature, colour or design when loss or damage occurs to part of a set and a replacement or reasonable match cannot be obtained.</p>	<ul style="list-style-type: none"> • The exclusions from cover listed in the section(s) of cover under which you have claimed.
<p>For further details please refer to the following Buildings insurance section in the policy booklet; 'Replacement of sets cover.'</p>	



The following covers will also be included under your Buildings insurance, if they are shown in your quotation or policy schedule.

Outbuildings cover

Outbuildings cover is for your garages, stables and other fixed animal housing, greenhouses, sheds, outside stores and summer houses and other similar structures and their fixtures and fittings, detached from the private residence, all used for domestic purposes, and business purposes we have agreed.

What we cover

Significant features and benefits



Covers loss of or damage to your outbuildings caused by:

- Fire
- Malicious damage or vandalism
- Flood
- Storm
- Subsidence, heave or landslip
- Escape of water from any domestic appliance, or any fixed domestic water installation
- Theft or attempted theft.

What we don't cover

Significant exclusions and limitations



- If your home is left unoccupied for either 30 or 60 days in a row, (as chosen by you and shown in your quotation and policy schedule) you will not be covered for:
 - Malicious damage or vandalism
 - Escape of water from any domestic appliance or any fixed domestic water installation
 - Theft or attempted theft.

For further details please refer to the following Buildings insurance section in the policy booklet; 'Outbuildings cover.'

Accidental damage cover

What we cover

Significant features and benefits



- Covers accidental damage to your private residence.
- You also have accidental damage cover for your outbuildings if you have 'Outbuildings cover' and this is shown in your quotation or policy schedule.

What we don't cover

Significant exclusions and limitations



- Loss or damage occurring while your home is left unoccupied for either 30 or 60 days in a row, (as chosen by you and shown in your quotation and policy schedule) or if any part of it is lent, let or sublet.




For further details please refer to the following Buildings insurance section in the policy booklet; 'Buildings - Accidental damage cover.'

Contents insurance

Private residence cover

'Contents – Private residence cover' is for contents when in your house, bungalow, flat or maisonette, including any attached or integrated structures such as garages, car ports, conservatories and stores. If you have selected 'Contents – Private residence cover', the following cover will automatically be included.

A limited amount of cover is provided under 'Contents – Private residence cover' for contents in detached outbuildings and when in the open boundaries of your home, as illustrated overleaf. If you require additional cover for contents in outbuildings and in the open, you will need 'Contents in outbuildings and in the open cover.'

What we cover Significant features and benefits 	What we don't cover Significant exclusions and limitations 
<p>Covers loss of or damage to the contents of your private residence caused by:</p> <ul style="list-style-type: none"> • Fire • Malicious damage or vandalism • Flood • Storm • Subsidence, heave or landslip • Escape of water from any domestic appliance or any fixed domestic water installation • Theft or attempted theft. 	<ul style="list-style-type: none"> • If your home is left unoccupied for either 30 or 60 days in a row, (as chosen by you and shown in your quotation and policy schedule) you will not be covered for: <ul style="list-style-type: none"> – Malicious damage or vandalism – Escape of water from any domestic appliance or any fixed domestic water installation – Theft or attempted theft. • Theft not involving forcible and violent entry to, or exit from, your private residence, if you have lent, let or sublet any part of your private residence or whilst persons other than your family are staying there. • Theft or attempted theft if caused by any guest invited into your private residence by you or your family.
 You may be required to use sturdy locks on your doors and windows. Your policy schedule will confirm if this condition applies to you and will provide a description of the types of locks that are acceptable.	
<p>Alternative accommodation Covers the cost of similar alternative accommodation for you, your family and your domestic pets, if your private residence is made uninhabitable due to any cause covered by 'Contents – Private residence cover.'</p>	
<p>Money Covers theft or loss of money from your private residence.</p>	<ul style="list-style-type: none"> • Money held for trade, professional or business purposes.
<p>Cash/credit/debit cards Covers financial loss following the fraudulent use of your cash/credit/debit cards.</p>	<ul style="list-style-type: none"> • Cash/credit/debit cards held for trade, professional or business purposes.
<p>Clerical office equipment If you use your private residence for clerical business purposes, you are covered for loss of or damage to office furniture and equipment, due to certain causes covered under 'Contents – Private residence cover.'</p> <p>For example by fire, theft, flood, storm, escape of water from any domestic appliance or any fixed domestic water installation and malicious damage.</p> <p>Accidental damage is also covered if you have 'Contents – Accidental damage cover.'</p>	<ul style="list-style-type: none"> • If your home is left unoccupied for either 30 or 60 days in a row, (as chosen by you and shown in your quotation and policy schedule) you will not be covered for: <ul style="list-style-type: none"> – Malicious damage or vandalism – Escape of water from any domestic appliance or any fixed domestic water installation – Theft or attempted theft. • Theft not involving forcible and violent entry to, or exit from, your private residence, if you have lent, let or sublet any part of your private residence or whilst persons other than your family are staying there. • Theft or attempted theft if caused by any guest invited into your private residence by you or your family. • If you have 'Contents – Accidental damage cover' you will not be covered for: <ul style="list-style-type: none"> – Damage occurring while your home is unoccupied for either 30 or 60 days in a row, (as chosen by you and shown in your quotation and policy schedule) or if any part of your home is lent, let or sublet.

Continued overleaf...

Private residence cover – continued

What we cover

Significant features and benefits



The following cover applies to your contents in your private residence and contents in outbuildings and in the open:

- Tenant's improvements.

Tenant's improvements cover is for improvements you make as a tenant of your home such as a shed, greenhouse, fitted kitchen, bathroom suite or laminate flooring.

- Emergency access – for damage caused by the emergency services to deal with a medical emergency.
- Contents cover when you are moving home.
- Contents when temporarily removed from your home.

Examples of what we mean by 'temporarily removed' include; when you are working away and staying in a hotel, or items are stolen while you are at your workplace, or your children's items are stolen from school.

- Contents – Occupier's and public liability cover – covers your liability as occupier of your home for accidental loss of or damage to physical property other than property you or your family own or are looking after or, accidental bodily injury caused to anyone not in your family, or domestic staff.

What we don't cover

Significant exclusions and limitations



- Contents when temporarily removed for sale or exhibition or to furniture depositories.
- For contents when temporarily removed. Loss or damage caused by theft or attempted theft other than from:
 - An occupied private home or any building where you or your family are working or temporarily living
 - Any other building or a caravan but only if force or violence are used to gain entry or exit
 - Any bank or safe deposit or while you, your family or domestic staff, are taking them to or from the bank or safe deposit.
- Liability resulting from any employment, trade, profession or business.
- Liability arising from the use or ownership of mechanically powered vehicles, except garden machinery used in your garden.

For further details please refer to the following Contents insurance sections in the policy booklet; 'Contents – Private residence cover', 'Contents – Occupier's and public liability cover.'

Replacement of sets cover

What we cover

Significant features and benefits



Covers the cost of replacing or changing any undamaged item, or part of an item, which forms part of a set or any other item of a uniform nature, colour or design when loss or damage occurs to part of a set and a replacement or reasonable match cannot be obtained.

What we don't cover

Significant exclusions and limitations



- The exclusions from cover listed in the section(s) of cover under which you have claimed.



For further details please refer to the following Contents insurance section in the policy booklet; 'Replacement of sets cover.'



The following cover will also be included under your Contents insurance, if they are shown in your quotation or policy schedule.

Contents in outbuildings and in the open cover

Contents in outbuildings and in the open cover is for contents in your outbuildings which are detached from your private residence. For example garages, sheds, greenhouses and summer houses. It will also cover contents in the open boundary of your home such as in your garden or driveway or patio.

 What we cover Significant features and benefits	What we don't cover Significant exclusions and limitations 
<p>Covers loss of or damage to contents in your outbuildings and contents while in the open within the boundary of your home by:</p> <ul style="list-style-type: none"> • Fire • Malicious damage or vandalism • Flood • Storm • Subsidence, heave or landslip • Escape of water from any domestic appliance, or any fixed domestic water installation • Theft or attempted theft. 	<ul style="list-style-type: none"> • Loss of or damage to contents while in the open within the boundary of your home caused by storm or flood. • If your home is left unoccupied for either 30 or 60 days in a row, (as chosen by you and shown in your quotation and policy schedule) you will not be covered for: <ul style="list-style-type: none"> - Malicious damage or vandalism - Escape of water from any domestic appliance or any fixed domestic water installation - Theft or attempted theft. • Theft not involving forcible and violent entry to, or exit from, your outbuildings, if you have lent, let or sublet any part of your home or whilst persons other than your family are staying there. • Theft or attempted theft if caused by any guest invited into your home by you or your family.
Money Covers theft or loss of money from your outbuildings.	<ul style="list-style-type: none"> • Money held for trade, professional or business purposes.
Cash/credit/debit cards Covers financial loss following the fraudulent use of your cash/credit/debit cards.	<ul style="list-style-type: none"> • Cash/credit/debit cards held for trade, professional or business purposes.
Clerical office equipment If you use your outbuildings for clerical business purposes, you are covered for loss of or damage to office furniture and equipment, due to certain causes covered under 'Contents in outbuildings and in the open cover.' <div style="background-color: #e6f2ff; padding: 5px; margin: 5px 0;"> For example by fire, theft, flood, storm, escape of water from any domestic appliance or any fixed domestic water installation and malicious damage. </div> Accidental damage is also covered if you have 'Contents – Accidental damage cover.'	<ul style="list-style-type: none"> • If your home is left unoccupied for either 30 or 60 days in a row, (as chosen by you and shown in your quotation and policy schedule) you will not be covered for: <ul style="list-style-type: none"> - Malicious damage or vandalism - Escape of water from any domestic appliance or any fixed domestic water installation - Theft or attempted theft. • Theft not involving forcible and violent entry to, or exit from, your private residence, if you have lent, let or sublet any part of your private residence or whilst persons other than your family are staying there. • Theft or attempted theft if caused by any guest invited into your private residence by you or your family. • If you have 'Contents – Accidental damage cover.' You will not be covered for: <ul style="list-style-type: none"> - Damage occurring while your home is unoccupied for either 30 or 60 days in a row, (as chosen by you and shown in your quotation and policy schedule) or if any part of your home is lent, let or sublet.
For further details please refer to the following section in the policy booklet; 'Contents insurance – Contents in outbuildings and in the open cover.'	

Continued overleaf...



The following covers will also be included under your Contents insurance, if they are shown in your quotation or policy schedule.

Accidental damage cover

What we cover

Significant features and benefits



- Covers accidental damage to the contents of your private residence
- You also have accidental damage cover for contents in your outbuildings and while in the open within the boundary of your home, if you have 'Contents insurance – Contents in outbuildings and in the open cover.'

What we don't cover

Significant exclusions and limitations



- Damage occurring while your home is unoccupied for either 30 or 60 days in a row, (as chosen by you and shown in your quotation and policy schedule) or if any part of your home is lent, let or sublet.

For further details please refer to the following Contents insurance section in the policy booklet; 'Contents – Accidental damage cover.'

Personal belongings away from the home cover

What we cover

Significant features and benefits



- Covers theft or accidental loss of or accidental damage to personal belongings and money temporarily outside of your home.

By temporarily we mean a period of less than 60 days in a row.

What we don't cover

Significant exclusions and limitations



- Loss or damage to:
 - Any article used or held for business or professional purposes
 - Household goods, domestic appliances, televisions and non-portable computer equipment
 - Sports equipment (including horse riding equipment) when it is being used for its intended purpose.
- Theft or attempted theft of personal belongings from unattended vehicles, caravans or motor homes where:
 - There was no force and violence used to get into the vehicle, caravan or motor home; and
 - The item was not hidden from view in a locked boot, luggage or glove compartment.
- Caravans, or associated equipment.

For further details please refer to the following Contents insurance section in the policy booklet; 'Personal belongings away from the home cover.'

Students' contents away from the home cover

What we cover

Significant features and benefits



- Covers loss or damage to student contents by certain causes covered under 'Contents – Private residence cover.'
- For example, fire, theft, flood, storm and malicious damage. Accidental damage cover is also included.
- Student contents are covered in university halls of residence or rented student accommodation, whilst you or a member of your family is in full time further or higher education.

What we don't cover

Significant exclusions and limitations



- Loss or damage caused by theft or attempted theft where there was no force and violence used to get into or out of university halls of residence or rented student accommodation and any room in which the student is living.
- Loss or damage when the university halls of residence or rented student accommodation is unoccupied for either 30 or 60 days in a row, (as chosen by you and shown in your quotation and policy schedule).

For further details please refer to the following Contents insurance section in the policy booklet; 'Students' contents away from the home cover.'



The following covers will also be included under your Contents insurance, if they are shown in your quotation or policy schedule.

Pedal cycle cover

What we cover

Significant features and benefits



- Covers loss of or damage, including accidental damage, to pedal cycles and accessories.
- Pedal cycles and accessories are covered in your home, inside the boundaries of your home, and temporarily outside the boundaries of your home.

By temporarily we mean a period of less than 60 days in a row.

What we don't cover

Significant exclusions and limitations



- Theft of a pedal cycle left unattended in a public place or communal areas when it is not securely locked to a permanently fixed structure.

For further details please refer to the following Contents insurance section in the policy booklet; 'Pedal cycle cover.'

Specified items cover

What we cover

Significant features and benefits



- Covers loss of or damage to specified items, including accidental damage.
- Items are covered in your home or temporarily away from your home, depending on the cover chosen by you. This is shown in your policy schedule.

By temporarily we mean a period of less than 60 days in a row.

What we don't cover

Significant exclusions and limitations



- Any specified item more specifically insured by another policy.
- Theft of or loss or damage to any specified items inside vehicles, caravans or motor homes is not covered when:
 - There was no force and violence used to get into the vehicle, caravan or motor home; and
 - The specified item was not hidden from view in a locked boot luggage or glove compartment.
- Sports equipment (including horse riding equipment) when it is being used for its intended purpose.

For further details please refer to the following Contents insurance section in the policy booklet; 'Specified items cover.'

Legal expenses

What we cover

Significant features and benefits



Covers legal expenses if you need to take or defend legal action against a third party.

For example for contract disputes or personal injury disputes.

What we don't cover

Significant exclusions and limitations



- A claim where you have failed to notify us of the insured incident within a reasonable time of it happening and where this failure adversely affects the reasonable prospects of a claim or we consider our position has been prejudiced.

For further details please refer to the following section in the policy booklet; 'Legal expenses cover.'

General exclusions

These apply to the whole of the policy – for further details and the full list of exclusions please see the policy booklet.

Uninsurable causes – you are not covered for any loss or damage caused by:

- ▶ A gradually operating cause. This is something that happens gradually over a period of time, for example corrosion, damp, condensation, decay or decomposition. Please note that the exclusion does not apply to claims caused by subsidence or heave.
- ▶ Wear and tear.
- ▶ River or coastal erosion.
- ▶ Frost.
- ▶ Fungus, moths, vermin, insects, parasites, woodworms or beetles.
- ▶ Wet or dry rot and mould unless this was caused directly by an event insured by this policy.
- ▶ Any process of cleaning, dyeing, washing, reproofing, re-styling, restoring, renovating, altering, maintaining, or repairing.
- ▶ Mechanical or electrical faults or breakdowns.
- ▶ Depreciation, the effects of light or atmosphere.
- ▶ Lack of maintenance.
- ▶ Detention or confiscation by HM Revenue and Customs or any official body.
- ▶ Faulty workmanship, poor design, or defective or inherently unsuitable materials.

Vermin are animals or insects that are destructive in their natural behaviour or are considered pests or nuisances. Examples include rodents, weasels, squirrels, flies and cockroaches.

Your right to cancel

You can cancel your policy by calling us or writing to us.

If you cancel within the first 14 days your premium will be refunded in full, unless you have made a claim. If you have made a claim, your premium will be refunded after the deduction of an amount to reflect the period of cover you have received. This 14 day period starts on the day you receive your policy documents or the day your policy starts, whichever is the later.

You can cancel at any other time and will be charged a cancellation fee by Lloyds Bank Insurance Services Limited (the administrator of your policy), the amount of which is shown in your policy schedule, which includes Insurance Premium Tax at the current rate, where applicable. Any premium you have paid for the rest of the insurance period will be refunded, after deduction of the cancellation fee, provided the refund amount is more than £1.

We can cancel your policy by giving you 14 days' written notice at your last known address if:

- ▶ There is any change in risk occurring which increases the risk under your policy and which we are unable to insure;
- ▶ You breach any terms or conditions of your policy; or
- ▶ There is any event or circumstance outside our control that increases the risk under your policy that we could not have reasonably foreseen.

If we cancel your policy we will refund any premium you have paid for the rest of the insurance period unless there is evidence of fraud.

Monthly payments

If you pay your annual premium by monthly Direct Debit from your bank account and we do not receive your monthly payments when due, your policy may be cancelled. We will first write to you requesting payment and if this is not received, we will send you a default notice. If the amount due remains unpaid, we will suspend the credit facility under your credit agreement and the outstanding amount of your annual premium will become payable. If this is not paid, your policy will be cancelled from the date it is paid up to and a cancellation fee will be charged.

How to make a complaint

If you are unhappy and wish to make a complaint regarding a claim, please call **0345 300 5180**.

If you are unhappy and wish to make a complaint regarding the administration of your policy, please call **0345 300 5180**.

If you are still not satisfied with the way we have handled your complaint, we will provide you with a final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service (FOS). They can be contacted on **0800 023 4567**. Alternatively you can write to them at **Insurance Division Financial Ombudsman Service, Exchange Tower, London E14 9SR**, or online at **www.financial-ombudsman.org.uk** Contacting the FOS will not affect your legal rights.


Compensation

The insurers are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if the insurer cannot meet its obligations. This depends on the type of business and circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim without any upper limit. Further information about compensation scheme arrangements is available from the FSCS, at **www.fscs.org.uk** or by contacting the FSCS directly on **0800 111 6768**.

Home Insurance - the detailed limits that apply

Here is a detailed breakdown of the different cover levels and limits offered as part of our Bank of Scotland Home Insurance. Please refer to your quotation or policy schedule for specific details of your policy, selected coverages, their limits and any excesses payable in the event of a claim.

Key: ✓ included + optional

Cover description	Home Insurance	Home Insurance Comprehensive
Buildings insurance	Limit	Limit
	The buildings sum insured amount limit is £500,000 (or the amount you specified if you selected a higher amount) except for:	The buildings sum insured amount is unlimited except for:
Private residence cover		
Trace and access	£5,000	✓ £5,000 ✓
Blocked drains	£1,000	✓ £1,000 ✓
Emergency access	The sum insured limit applies except for growing trees, plants or shrubs where the limit is £1,000	✓ The sum insured limit applies except for growing trees, plants or shrubs where the limit is £2,000 ✓
Alternative accommodation for you, your family and your domestic pets	£30,000	✓ £100,000 ✓
Replacement locks and keys	£250	✓ Unlimited ✓
Property owners' liability	£1,000,000	✓ £2,000,000 ✓
Outbuildings cover		+ ✓
Replacement locks and keys	£250	+ Unlimited ✓
<div>  The above covers have 'Replacement of sets cover' included. 'Buildings - Accidental damage cover' will be included on the above if you choose Home Insurance Comprehensive or you can add it as an optional cover to your Home Insurance policy. </div>		

Home insurance - the detailed limits that apply

Key: ✓ included + optional



Cover description	Home Insurance	Home Insurance Comprehensive
Contents insurance	Limit	Limit
	The contents sum insured amount limit is £75,000 (or the amount you specified if you selected a higher amount) except for:	The contents sum insured amount is unlimited except for:
Private residence cover		
High risk items (individually worth no more than £3,000)	Selectable up to £30,000	✓ Selectable up to £50,000 ✓
Tenant's improvements	£5,000	✓ £5,000 ✓
Emergency access	The sum insured limit applies except for growing trees, plants or shrubs where the limit is £1,000	✓ The sum insured limit applies except for growing trees, plants or shrubs where the limit is £2,000 ✓
Contents when you are moving home	£10,000	✓ Unlimited ✓
Contents when temporarily removed from your home	£10,000	✓ Unlimited ✓
Replacement locks and keys	£250	✓ Unlimited ✓
Deeds and documents	£1,000	✓ £2,500 ✓
Loss of water, domestic heating oil and gas	£1,000	✓ Unlimited ✓
Alternative accommodation for you, your family and your domestic pets	£20,000	✓ £30,000 ✓
Special occasion cover	£3,000 increase to sum insured limit	✓ £3,000 increase to high risk items limit for individual items not above £3,000 ✓
Money, cashcards, credit and debit cards	£500	✓ £1,000 ✓
Freezer contents	£250	✓ £500 ✓
Visitors' belongings	£500	✓ £1,000 ✓
Clerical office equipment	£5,000	✓ £10,000 ✓
Contents - Occupier's and public liability cover including:		
- Occupier's and public liability	£1,000,000	✓ £2,000,000 ✓
- Employer's liability	£10,000,000	✓ £10,000,000 ✓
- Tenant's liability	£10,000	✓ £20,000 ✓



The above covers have 'Replacement of sets cover' included. 'Contents - Accidental damage cover' will be included on the above if you choose Home Insurance Comprehensive or you can add it as an optional cover to your Home Insurance policy.

Home insurance - the detailed limits that apply

Key: ✓ included + optional

Cover description	Home Insurance	Home Insurance Comprehensive
Contents insurance	Limit	Limit
Contents in outbuildings and in the open cover	The limit for this cover is £5,000 except for:	+ The limit for this cover is £10,000 except for: ✓
High risk items (individually worth no more than £3,000)	Cover up to £5,000 or high risk items value selected - whichever is lower	+ Cover up to £10,000 or high risk items value selected - whichever is lower ✓
Replacement locks and keys	£250	+ £10,000 ✓
Deeds and documents	£1,000	+ £2,500 ✓
Loss of water, domestic heating oil and gas	£1,000	+ £10,000 ✓
Money, cashcards, credit and debit cards	£500	+ £1,000 ✓
Freezer contents	£250	+ £500 ✓
Visitors' belongings	£500	+ £1,000 ✓
Clerical office equipment	£5,000	+ £10,000 ✓
Contents in the open within the boundary of your home	£1,000	+ £2,000 ✓
 The above covers have 'Replacement of sets cover' included. 'Contents - Accidental damage cover' will be included on the above if you choose Home Insurance Comprehensive or you can add it as an optional cover to your Home Insurance policy.		
Personal belongings away from the home cover (individually worth no more than £3,000)	See policy schedule, selectable up to £15,000 except for:	+ See policy schedule, selectable up to £25,000 except for: +
- Money, cashcards, credit and debit cards		
- Replacement locks and keys	£500	+ £1,000 +
	£250	+ See policy schedule, selectable up to £25,000 +
Students' contents away from the home cover	Total limit for this cover is £10,000 except for:	+ Total limit for this cover is £10,000 except for: +
- Money, cashcards, credit and debit cards	£500	+ £1,000 +
- Deeds and documents	£1,000	+ £2,500 +
Pedal cycle cover	Total limit for this cover is £10,000	+ Total limit for this cover is £10,000 +
	Individual Pedal cycle limit £5,000	+ Individual Pedal cycle limit £5,000 +
Specified items cover	Selectable up to a total of £30,000	+ Selectable up to a total of £50,000 +
- Individual items above £3,000 in value		
 The above covers have 'Replacement of sets cover' included.		
Legal expenses	Limit	Limit
Legal expenses cover	The insured amount limit for this cover is £50,000 except for:	+ The insured amount limit for this cover is £50,000 except for: +
Jury service and court attendance	Maximum we will pay is your net salary or wages for the time that you are absent from work less the amount the court gives you	