

Policy Limits

Home insurance cover comparison

We offer two levels of cover as part of Bank of Scotland Home Insurance – Home Insurance Standard and Home Insurance Comprehensive. Home Insurance Standard offers a tailored, flexible cover, while Home Insurance Comprehensive provides more cover as standard and higher limits in key cover areas.

The table below shows what cover is included and what is optional under each level of cover.

The detailed limits that apply

Here is a detailed breakdown of the different cover levels and limits offered as part of Bank of Scotland Home Insurance.

Your quote or policy schedule will show the cover you have chosen, the limits, and the amount you will need to pay if you make a claim.



Key: ✓ included + optional X not included

Cover	Limit		Limit	
	Home Insurance Standard		Home Insurance Comprehensive	
Buildings insurance				
Private residence cover	The buildings sum insured limit is selectable from £750,000 up to £1,000,000, except for:	✓	The buildings sum insured limit is unlimited except for:	✓
Outbuildings cover		+		✓
Tracing and accessing a leak	£5,000	✓	£5,000	✓
Blocked drains that can't be cleared by normal methods	£1,000	✓	£1,000	✓
If you need somewhere else to stay	£30,000	✓	£100,000	✓
Home owner's legal responsibility	£1,000,000	✓	£2,000,000	✓



If you choose Home Insurance Standard, Buildings - Matching sets cover is not available. You can add Buildings - Accidental damage cover as an optional cover.

If you choose Home Insurance Comprehensive, Buildings - Matching sets cover and Buildings - Accidental damage cover will be included in the above.

The detailed limits that apply

For any high risk item we will not pay more than £3,000, unless you have named the item under Specified items cover.



Key: ✓ included + optional ✗ not included

Cover	Limit		Limit	
Contents insurance	Home Insurance Standard		Home Insurance Comprehensive	
Private residence cover	The contents sum insured limit is selectable from £100,000 up to £125,000, except for:	✓	The contents sum insured is unlimited except for:	✓
High risk items	£10,000 included as standard, selectable up to £30,000	✓	£10,000 included as standard, selectable up to £50,000	✓
Tenant's home improvements	£5,000	✓	£5,000	✓
Metered water, oil or liquid petroleum gas	£1,000	✓	Unlimited	✓
If you need somewhere else to stay	£20,000	✓	£30,000	✓
Special events	£3,000 increase to contents sum insured limit	✓	£3,000 increase to high risk items limit for items individually worth no more than £3,000	✓
Money	£500	✓	£1,000	✓
Credit & debit cards anywhere in the world	£500	✓	£1,000	✓
Damage to frozen food	£250	✓	£500	✓
Visitors' belongings	£500	✓	£1,000	✓
Home office equipment	£5,000	✓	£10,000	✓
Personal legal responsibility	£1,000,000	✓	£2,000,000	✓
Employer's responsibility for domestic staff	£10,000,000	✓	£10,000,000	✓
Protection for tenants	£10,000	✓	£20,000	✓
Contents in outbuildings and in the open cover	The limit for this cover is £5,000 unless stated otherwise below:	+	The limit for this cover is £10,000 unless stated otherwise below:	✓
Metered water, oil or liquid petroleum gas	£1,000	✓	£10,000	✓
Money	£500	✓	£1,000	✓
Damage to frozen food	£250	✓	£500	✓
Visitors' belongings	£500	✓	£1,000	✓
Home office equipment	£5,000	✓	£10,000	✓
Contents in the open (within the boundary of your home)	£1,000	✓	£2,000	✓



If you choose Home Insurance Standard, Contents - Matching sets cover is not available. You can add Contents - Accidental damage cover as an optional cover.


If you choose Home Insurance Comprehensive, Contents - Matching sets cover and Contents - Accidental damage cover will be included in the above.

The detailed limits that apply

For any high risk item we will not pay more than £3,000, unless you have named the item under Specified items cover. This also applies to any personal belonging that you take away from the home.



Key: ✓ included + optional X not included

Cover	Limit		Limit	
Contents insurance	Home Insurance Standard		Home Insurance Comprehensive	
Personal belongings away from the home cover	See policy schedule, selectable up to £15,000 except for:	+	See policy schedule, selectable up to £25,000 except for:	+
Money	£500	✓	£1,000	✓
Students' contents away from home cover	Total limit for this cover is £10,000 except for:	+	Total limit for this cover is £10,000 except for:	+
Money	£500	✓	£1,000	✓
Pedal cycle cover	Total limit for this cover is £10,000	+	Total limit for this cover is £10,000	+
	Cover is up to £500 for each bike. If specified, up to £5,000	+	Cover is up to £500 for each bike. If specified, up to £5,000	+
Specified items cover (Individual items above £3,000 in value)	Selectable up to a total of £30,000 (with a single item limit of £20,000)	+	Selectable up to a total of £50,000 (with a single item limit of £20,000)	+
 <p>If you choose Home Insurance Standard, Matching sets cover is not available. If you choose Home Insurance Comprehensive it includes Matching sets cover for all the covers above.</p>				



Cover	Limit		Limit	
Legal Expenses	Home Insurance Standard		Home Insurance Comprehensive	
Legal Expenses cover	£50,000	+	£50,000	+

If you need this communication in another format, such as large print, Braille or audio CD, please contact us.

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages www.relayuk.bt.com

SignVideo services are also available if you're Deaf and use British Sign Language: bankofscotland.co.uk/contactus/signvideo.html

If you need support due to a disability please get in touch.

Bank of Scotland Home Insurance is underwritten by Lloyds Bank General Insurance Limited (204373), and arranged and administered by Lloyds Bank Insurance Services Limited (968406), which is the agent for the insurer. Both companies are registered in England and Wales at 25 Gresham Street, London, EC2V 7HN. Lloyds Bank Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (FRN 310738). Lloyds Bank General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 202091).

Legal Expenses Cover is administered by Arc Legal Assistance Limited, which is authorised and regulated by the Financial Conduct Authority (FRN 305958), and underwritten by Royal & Sun Alliance Insurance Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 202323).

Calls and online sessions may be monitored and recorded.

This information is correct as of May 2023.

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