

Policy Limits

Home Insurance cover comparison

Home Insurance Select comes with three levels of cover; Bronze, Silver & Gold.

Below is a breakdown of each level of cover and the limits that apply.

If you are a landlord, you cannot choose Silver or Gold cover.

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

Buildings insurance

This covers the structure of your home and its outbuildings. This includes your roof, walls, windows and ceilings. It also includes permanent fixtures like fitted kitchens and bathrooms. It covers you against damage caused by things like fire, flood and storm, as well as subsidence and vandalism.

Cover	Bronze	Silver	Gold
	Limit	Limit	Limit
Buildings	Full rebuild cost	Full rebuild cost	Full rebuild cost
Accidental damage	Not available	Full rebuild cost	Full rebuild cost
Plants in the garden	£1,000	£1,000	£1,000
Tracing & accessing a leak	£5,000	£5,000	£5,000
Blocked drains	£1,000	£1,000	£1,000
If you need somewhere else to stay (if you live at the property)	£100,000	£100,000	£100,000
Loss of rent (if you are a landlord)	£100,000	Not available	Not available
Home owner's legal responsibility	£2,000,000	£2,000,000	£2,000,000
Damage by emergency services	Full rebuild cost except trees, plants and shrubs where the limit is £1,000		

Contents insurance

This covers the things in your home. This includes items you could take with you if you moved house - like furniture, clothing, electronic goods, carpets and curtains. It covers you against theft as well as damage caused by things like fire, smoke, storm or flood.

The cover limits below are part of, not in addition to, your overall Contents Cover limit. This is with the exception of those limits marked with an *.

Cover	Bronze	Silver	Gold
	Limit	Limit	Limit
Contents	£50,000	£100,000	£250,000
Accidental damage	Not available		
Damage to frozen food	£500	£500	£500

Contents insurance (continued)

Cover	Bronze	Silver	Gold
	Limit	Limit	Limit
Visitors' belongings	£500	£500	£500
If you need somewhere else to stay	£25,000*	£25,000*	£25,000*
Money	£500	£500	£500
Documents	£2,500	£2,500	£2,500
Contents in outbuildings	£5,000	£5,000	£5,000
Contents in the open	£1,000	£1,000	£1,000
Trees & plants	£1,000	£1,000	£1,000
Metered water	£1,000	£1,000	£1,000
Personal legal responsibility	£2,000,000*	£2,000,000*	£2,000,000*
Employer's responsibility for domestic staff	£10,000,000*	£10,000,000*	£10,000,000*
Protection for tenants	£10,000*	£10,000*	£10,000*
Tenant's home improvements	£5,000*	£5,000*	£5,000*
Damage by emergency services	Contents sum insured except trees, plants and shrubs where the limit is £1,000		

Specified items cover

We need to know about items worth more than £2,000, other than home appliances, and furniture which isn't antique. You'll need to contact us if you have any items, such as laptops, TVs, jewellery or bikes which individually cost more than £2,000.

You can also choose to cover any specified items in the home, or both in and away from the home.

Any specified items will be included as part of your overall contents sum insured amount.

Items worth more than £2,000 individually	£20,000 individual item limit
	£50,000 total specified item limit

Legal Expenses cover

This cover provides expert help when you need legal support and covers things like employment disputes, personal injury and clinical negligence.

Cover	Bronze	Silver	Gold
	Limit	Limit	Limit
Legal Expenses	Not available	£50,000	£50,000

Optional cover

You can choose to add extra cover for an additional cost.

Away from home cover

We cover things like rings, watches, bikes and laptops whenever you take these things with you outside your home. You're covered if they're lost or stolen, or accidentally damaged if you have this cover. This includes cover for students' contents when in university halls of residence and other student accommodation. Students' contents are also covered for damage caused by things like fire, smoke, storm or flood.

Cover	Bronze	Silver	Gold
	Limit	Limit	Limit
Items lost or stolen away from home	Choose from £1,000 to £25,000	Choose from £1,000 to £25,000	Choose from £1,000 to £25,000
Including accidental damage cover	Not available		
Including students' contents	Up to £5,000	Up to £5,000	Up to £5,000

Home emergency cover

You're covered for emergency repairs. This includes the call-out costs, work and new parts. Call the 24-hour emergency helpline and an approved tradesperson will come out and take action to resolve the emergency. This includes emergency repairs to your heating, plumbing & electrics, roofing, windows, doors and locks to secure your home.

Cover	Bronze	Silver	Gold
	Limit	Limit	Limit
Home emergency	£1,000	£1,000	£1,000

Bank of Scotland Home Insurance is underwritten by Lloyds Bank General Insurance Limited, Registered in England and Wales No. 204373, Registered Office: 25 Gresham Street, London EC2V 7HN. 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).

24 hour Emergency Helpline is provided by AWP Assistance UK Ltd trading as Allianz Assistance, Registered in England No. 1710361, Registered Office: PO Box 74005, 60 Gracechurch Street, London EC3P 3DS. AWP Assistance UK Ltd are authorised and regulated by the Financial Conduct Authority. Calls may be monitored and recorded.

This information is correct as of August 2022.