

Policy Limits

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.

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.

With our Home Insurance Comprehensive cover your home and belongings are covered for an unlimited amount. This means we'll pay the full repair or replacement costs should you make a claim. We've done this so you don't have to work out the value of your home and its contents. This doesn't mean that you're paying for more cover than you need. When we work out how much you'll pay, we use details like your address, type of home (i.e. a flat or a house which could be a semi or detached) and how many bedrooms you've got.

However, there are some areas where the amount of cover does have a limit. These include 'High risk' items like TVs and jewellery, or if your home isn't safe to live in and you have to stay elsewhere. You'll also have to pay any policy excesses that may apply if you make a claim.

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 ✓



If you choose Home Insurance Comprehensive, 'Buildings - Replacement of sets' cover and 'Buildings - Accidental damage' cover will be included in the above. If you choose Home Insurance, 'Buildings - Replacement of sets' cover is not available. You can add 'Buildings - Accidental damage' as an optional cover.

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)	£10,000 as standard, selectable up to £30,000	✓ £10,000 as standard, 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	£20,000	✓ Unlimited
Contents when temporarily removed from your home	£20,000	✓ 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



If you choose Home Insurance Comprehensive, 'Contents – Replacement of sets' cover and 'Contents – Accidental damage' cover will be included in the above. If you choose Home Insurance, 'Contents – Replacement of sets' cover is not available. You can add 'Contents – Accidental damage' as an optional cover.

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)	£5,000	+ £10,000 ✓
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 ✓
 If you choose Home Insurance Comprehensive, 'Contents - Replacement of sets' cover and 'Contents - Accidental damage' cover will be included in the above. If you choose Home Insurance, 'Contents - Replacement of sets' cover is not available. You can add 'Contents - Accidental damage' as an optional cover.		
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	£500	+ £1,000 +
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 if pedal cycle is specified - £500 if pedal cycle is unspecified	+ Individual Pedal cycle limit: - £5,000 if pedal cycle is specified - £500 if pedal cycle is unspecified +
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) +
 Home Insurance Comprehensive has '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	

If you'd like this in another format such as large print, Braille or audio CD please contact us.

If you have a hearing or speech impairment you can contact us using the Next Generation Text (NGT) Service (available 24 hours a day, 7 days a week). If you're Deaf and a BSL user, you can use the SignVideo service available at bankofscotland.co.uk/accessibility/signvideo

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. Legal Expenses cover is underwritten by DAS Legal Expenses Insurance Company Limited, Registered in England and Wales No. 103274, Registered Office: DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Both companies are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This information is correct as of November 2019.

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