

# 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. We'll pay claims for damage to your buildings 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		
Plants in the garden	£1,000	£1,000	£1,000
Tracing & accessing a leak	£5,000	£5,000	£5,000
Blocked drains that can't be cleared by normal methods	£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. We'll pay claims for theft as well as damage to your contents caused by things like fire, smoke, storm or flood. If you have any item worth more than £2,000, see the 'Specified items' section.

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
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

We need to know about items worth more than £2,000 each, 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. If you don't the most we'll pay for each item is £2,000.

Specified items are covered in your home. You can also choose to cover them when temporarily away from your home.

Any specified items will be in addition to your overall contents cover limit.

Items worth more than £2,000 each	£40,000 individual item limit
	£100,000 total specified item limit

## Legal Expenses cover

This cover provides expert legal support and advice if you become involved in a civil legal dispute. For example, a dispute with an employer, a supplier of domestic goods or services, or a neighbour. It covers things like contract 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 when you take them away from your home. You’re covered if they’re lost or stolen, or accidentally damaged if you have this cover. This includes cover for a member of your family who is temporarily living away from home to study. Contents at the place where the student is living are also covered if they’re damaged by things like fire, smoke, storm or flood. If you have any item worth more than £2,000 that you take away from the home, see the ‘Specified items’ section.

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. The cover limits below are part of, not in addition to, your overall Home Emergency cover limit.

Cover	Bronze	Silver	Gold
	Limit	Limit	Limit
Home Emergency cover	£1,000 in total	£1,000 in total	£1,000 in total
Replacing your boiler	£500	£500	£500
Uninhabitable accommodation cover	£250	£250	£250

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 2024.