

Home summary of benefits

We offer both buildings and contents insurance. In addition to our standard cover we provide [optional features](#) which you can add to your policy for additional cost. This way you can tailor the cover to suit your particular needs and budget.

The information below outlines the main features of our home insurance policy so you can compare our cover limits at a glance. Full details of the cover can be found in the [home insurance policy booklet](#)

Buildings	Standard limit
Buildings sum insured	Unlimited ¹
Loss of rent/cost of alternative accommodation	£80,000 (or 20% of the buildings sum insured if higher)
Replacement locks	£1,000
Tracing and accessing leaks	£5,000
Emergency access	Up to Buildings sum insured
Public liability	£5,000,000

Contents	Standard limit
Contents sum insured	Unlimited ¹
Valuables (total) Valuables are jewellery, watches, items of gold, silver or other precious metals, stamp, coin or medal collections, pictures, other works or art.	£10,000 (but a higher limit is available if you need it)
Valuables (single article limit)	£2,000
Personal money	£750
Home office equipment	£5,000
Contents temporarily removed from your home	£5,000
Contents in garden	£1,500
Theft from garage(s)	£2,500 ²
Theft from outbuilding (s)	£2,500 ²
Garden re-landscaping	£2,500 in total (Limit any one plant £250)
Replacement locks	£1,000
Food in freezer	£1,000
Leakage of heating fuel and metered water	£2,000
Loss of rent /cost of alternative accommodation	£10,000
Fatal injury benefit	£5,000
Household removals	Up to contents sum insured
Emergency access	Up to contents sum insured
Occupiers and personal liability	£5,000,000
Employers liability	£10,000,000
Tenants liability	£15,000

¹ For Buildings and Contents your home must have 5 or fewer bedrooms to qualify for our standard limit. In addition for Buildings your home must be built of brick, stone or concrete with slate or tile roof and must not be listed. If you don't qualify for our standard limit we will ask you to provide your own sum insured.

² Limit applies for theft claims only, the standard limit apply for other types of claim.