



POLICY OVERVIEW

Contents Insurance

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Contents insurance covers your belongings within your home against risks, such as fire, theft, and water damage. You can extend your policy for more comprehensive coverage with extensions. These are: Personal Possessions, Accidental Damage, Legal Protection, Tenant Liability, and Home Emergency.

Please note that this document only provides a service overview and is not legally binding. You can refer to your insurance policy document for more detail on this policy.

GENERAL CONDITIONS

Insured sum

Insured sum up to £100,000

Individual item limit

Individual items can be insured up to a maximum of £4,000

Excess

By opting for an excess, you will pay towards the costs of a claim. You set this amount (if you wish) when purchasing this policy.

Some claims automatically have a minimum excess of £50, whether you select and excess or not.

You have the following options for your excess:

£50
£100
£150
£200
£250
£350
£400

Minimum term

There is no minimum term for this policy

Notice of cancellation

This policy can be cancelled at any time



INSURED ITEMS

<u>Item</u>	<u>Amount insured per claim</u>
Damage to contents in your home	£10,000 £4,000 – single item limit £2,000 – unspecified items
Contents outside	£1,000
Lock replacement	£250
Loss of oil and metered water	£500
Money	£500
Refrigerated food and drink	£250
Removal of debris	£250
Personal data	£250
Items for weddings and religious ceremonies	£3,000
Visitors' possessions	£250
Personal liability	£2,000,000
Business equipment	£2,000
Bicycles	£500

ADD-ON COVER

Accidental Damage

£4,000 - single item limit
Maximum 2 claims per year
Maximum £10k limit per year

Personal Possessions (cover away from the home)

£10000
£500 maximum bike cover
£250 maximum money cover

Legal protection

£75,000

Home emergency (call out)

£500 emergency call out
£250 one night emergency accommodation

Emergency accommodation

£250 One night only per claim

Tenants liability

£5,000 or £10,000



INSURED RISKS

Fire and explosions _____



Lightning _____



Earthquakes _____



Vandalism _____



Riots and civil unrest _____



Storms _____



Flooding _____



Theft and attempted theft _____





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