



Benefits overview: Extension to household contents

Your contents insurance protects your belongings against hazards such as fire, storm & hail, water, burglary and robbery.

This document is for illustrative purposes only and is not legally binding. The Insurance Policy Information Document and the Policy Booklet apply to the insurance cover.

Extension: Accidental damage

The coverage under this section applies if you have chosen the accidental damage cover and this is shown in your schedule.

What is covered	Premium
Accidental damage to your contents Single, sudden, unexpected physical damage or loss, which was not deliberate.	✓

What is not covered	Premium
Damage arising during or as a result of cleaning, dyeing, alteration, restoration, repair or renovations	x
Damage caused by caused by moth, vermin, birds, insects, fungi, dry or wet rot	x
Damage caused by pets	x
Damage due to faulty materials, poor workmanship or design	x
Damage caused by paying guests or tenants	x
Damage caused by computer viruses	x

✓ covered up to 100% of the sum insured

Damage to your items while moving home, unless they have been packed and/or moved by professional packers	x
Damage to your items while in a storage facility	x
Damage to items more specifically insured by this or any other policy	x
Damage to any item stored in your home which has been left unoccupied or unused for more than 60 consecutive days.	x

For more information, please refer to your Schedule or the Contents Policy Booklet.

√ covered up to 100% of the sum insured