

# Home Insurance Silver and Gold Policy Limits Comparison

This document confirms the maximum amount of cover we provide, for all new Gold or Silver policies. When you complete your quote you will be able to choose which cover you need and when you take out a policy with us, you will be provided with a policy schedule which confirms the sections of cover you have chosen.

This document does not contain the full terms, conditions and exclusions of the policy, which you can find in the Policy Booklet.

BUILDINGS		
	Gold	Silver
Sum Insured	£1.5 million	£1.5 million
Accidental Damage	Included as standard	Additional Cover Option
Find and Access	£5,000	Not included
Loss of rent and alternative accommodation	£100,000	£50,000
Emergency access to buildings	Up to the Buildings Sum Insured	Up to the Buildings Sum Insured
Loss or theft of keys	Up to the Buildings Sum Insured	Up to the Buildings Sum Insured
Property Owners Liability	£2 million	£2 million

CONTENTS		
	Gold	Silver
Sum Insured	£150,000	£150,000
Accidental Damage	Included as standard	Additional Cover Option
High Risk Items	£30,000 in total and £10,000 for each single item, pair or set	£30,000 in total and £10,000 for each single item, pair or set
Bicycles in the home	Up to the Contents Sum Insured	Up to the Contents Sum Insured
Business Equipment	£10,000	£10,000
Money in the home	£500	£500
Contents in outbuildings (excluding theft)	Up to the Contents Sum Insured	Up to the Contents Sum Insured
Theft of contents from outbuildings	£5,000	£2,500
Alternative Accommodation	£30,000	£15,000
Tenants' liability	£10,000	£10,000
Contents temporarily removed from the home, whilst in education	£5,000 in total and £1,000 for each single item, pair or set	£5,000 in total and £1,000 for each single item, pair or set
Contents in the garden	£5,000	£2,500
Loss or theft of keys	Up to the Contents Sum Insured	Up to the Contents Sum Insured
Freezer Contents	Up to the Contents Sum Insured	Up to the Contents Sum Insured
Loss of oil and metered water	Up to the Contents Sum Insured	Up to the Contents Sum Insured

**CONTENTS (continued)**

	<b>Gold</b>	<b>Silver</b>
<b>Reinstatement of Documents</b>	Up to the Contents Sum Insured	Up to the Contents Sum Insured
<b>Plants in the garden</b>	£5,000	£5,000
<b>Visitor's belongings</b>	£300	£300
<b>Employers Liability</b>	£5 million	£5 million
<b>Occupiers Liability</b>	£2 million	£2 million

**PERSONAL POSSESSIONS**

	<b>Gold</b>	<b>Silver</b>
<b>Limit in an unattended vehicle (applies to all personal possessions cover)</b>	£5,000	£2,000
<b>Cover Away from the home</b>		
<b>Sum Insured</b>	Up to the value chosen	Up to the value chosen
<b>Single Article</b>	£5,000	£5,000
<b>Money</b>	£500	£500
<b>Bicycles</b>		
<b>Sum Insured</b>	Up to the value chosen	Up to the value chosen
<b>Per bicycle</b>	£500 unless the bicycle is individually specified	£500 unless the bicycle is individually specified
<b>Valuable Items</b>		
<b>Per item specified</b>	Up to the value you provide per item	Up to the value you provide per item

**OTHER COVER WE PROVIDE**

	<b>Gold</b>	<b>Silver</b>
<b>Home Emergency Cover</b>	£1,000 Included as standard	£1,000 Included as standard
<b>Family Legal Protection</b>	£50,000 Included as standard	£50,000 Additional Cover Option

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