

Summary of cover

The following are included as standard, higher limits are available upon request.

Choose from contents only, buildings only, or buildings & contents combined with an extra 10% discount.

Buildings automatic £500,000 sum insured (more if required)

- **Accidental Damage cover including subsidence**
- **24 Months Alternative Accommodation**, if property is uninhabitable following damage
- **Property Owners Liability** up to £5,000,000
- **Optional Home Emergency cover** (eg. emergency plumbing repairs)

Contents automatic £75,000 sum insured (more if required)

- **Cover on a Worldwide basis**
- **Accidental Damage cover included**
- **Valuables** up to £15,000, more if required (no need to specify individual items under £5,000)
- **Flexible Fine Art & Antiques cover**
- **Money (worldwide)** up to £2,500
- **Credit Cards** up to £10,000
- **Pedal Cycles** up to £5,000 per bike
- **Business Equipment** up to £10,000
- **Computer software** (Including the cost of reconstituting electronic data and multimedia downloads) up to £2,500
- **Freezer Contents** up to contents sum insured
- **Locks Replacement** up to contents sum insured
- **New Purchases** (eg. gifts bought for religious holidays etc.) up to 25% of contents sum-insured for 60 days after purchase
- **Contents outside** up to £5,000
- **Loss of Oil or Metered Water** up to £2,500
- **Title Deeds cover** up to £5,000
- Contents sum insured can include belongings of dependent children whilst at university
- Elderly parents possessions whilst residing within care homes, up to £1,000 per person (max £2,500)

“Custom-built to meet the needs of a professional”

Standard Excess of only £50 (standard subsidence excess of £1,000)

Unoccupancy Period of 60 days full cover

Family Legal protection up to £75,000

10% No Claims Discount if you haven't claimed in the last 3 years

This is a summary of benefits only.

For full Terms and Conditions a policy wording is available on request.

“You're part of something **BIG**”



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