

This is for broker information only. Full cover details can be found in the policy wording.

| <b>Buildings and tenant's improvements</b>   |  |
|--|--|
| Cover  | All risks  |
| Fees and extra expenses  | An additional 25% is allowed in respect of professional fees |
| Minimum subsidence excess  | £1,000   |
| Trace water leak (inside the home)   | Up to the buildings sum insured                              |
| Trace water leak (outside the home)  | £15,000  |
| Loss of rent   | Up to three years  |
| Alternative accommodation  | Up to three years  |
| Garden cover   | 5% of buildings sum insured                                  |
| <b>Contents</b>  |  |
| Categories included  | Contents, fine art and antiques, valuables                   |
| Cover  | Worldwide all risks  |
| <b>Inner limits within contents</b>  |  |
| Money  | £5,000   |
| Credit cards   | £30,000  |
| Cycles   | Up to the contents sum insured                               |
| Contents in garden   | 10% of contents sum insured                                  |
| Contents in outbuildings and garages   | Up to the contents sum insured                               |
| Domestic heating fuel and metered water  | Up to the contents sum insured                               |
| Replacement of locks   | Up to the contents sum insured                               |
| Personal documents   | Up to the contents sum insured                               |
| Rent payable   | Up to three years  |
| Alternative accommodation  | Up to three years  |
| Theft from an unattended vehicle   | Up to the contents sum insured                               |
| Visitors effects (excludes jewellery, watches, money and credit cards)             | Up to the contents sum insured                               |
| Valuables (gold, silver and gold/silver-plated items)                              | £5,000 for each incident under contents section              |
| Retrieval of digital data (music, photographs and video)                           | £2,500   |
| Fatal injury benefit   | £100,000 (£5,000 if under 16)                                |
| Students possessions   | Up to the contents sum insured                               |
| Loss of value following repair   | Automatically included for fine art and valuables            |
| Rowing boats, sailboards and dinghies  | £5,000   |
| Trailers and non-motorised horse boxes   | £5,000   |
| Quad bikes, motorbikes and golf buggies  | £7,500   |
| Ride-on mowers   | Up to the contents sum insured                               |
| Marquee cover  | £25,000  |
| New possessions  | 25% of sum insured for up to 60 days                         |
| Acquired disability  | £50,000  |
| Identity fraud   | £25,000  |
| Residential care   | £7,500   |
| <b>Valuables and fine art</b>  |  |
| Definition (valuables)   | Jewellery, gemstones, watches, furs and guns                 |
| Single article limit (for unspecified items) - additional amounts can be specified | Fine art - £25,000<br>Valuables - £15,000                    |
| Overall valuables limit  | No inner limit   |
| <b>Family protection cover</b>   |  |
| Aggravated assault   | Limits as shown on schedule                                  |
| Aggravated burglary  | Limits as shown on schedule                                  |
| Air rage   | Limits as shown on schedule                                  |
| Car-jacking  | Limits as shown on schedule                                  |
| Identity fraud   | £25,000  |
| Road rage  | Limits as shown on schedule                                  |
| Kidnap and ransom  | Limits as shown on schedule                                  |
| Stalking threat  | Limits as shown on schedule                                  |
| <b>Other exposures/cover</b>   |  |
| Public liability limit of indemnity  | £10m   |
| Employers' liability limit of indemnity  | £10m   |
| Travel   | Optional   |
| Legal expenses   | £100,000 per event   |
| Personal security and travel advice  | Automatically included                                       |
| Various helplines  | Automatically included                                       |