

Gold and Platinum Home Insurance Policy Limits Comparison Guide

This guide gives you an insight into our policies and confirms the maximum amount of cover we provide, for both Gold and Platinum Home Insurance policies. When you complete your quote for your client, you will be able to choose which cover your client needs and when you take out a policy with us, your client will be provided with a policy schedule which confirms the sections of cover they have chosen.



This document does not contain the full terms, conditions and exclusions of the policy, this document will need to be read alongside the **Terms and Conditions** document, as well as the **Your Cover and Limits** document. Keep this guide handy for future reference when speaking to a new client to assess which policy is best suited to them and their needs.

Optional Extra Cover	Gold	Platinum
Home legal expenses	Optional	Included*
Home legal expense limit of cover	£100,000	£100,000
Home emergency	Included*	Included*
Home emergency limit of cover	£1,000	£1,000

Buildings	Gold	Platinum
Sum insured	£1.5 million	£1.5 million
Alternative accommodation	£75,000	£100,000
Architects | Surveyor (In the event of a claim)	Included*	Included*
Accidental damage to glass | Sanitary fittings	Included*	Included*
Accidental damage to cables | Underground pipes | Drains	Included*	Included*

Included* = Up to contents sum insured

For financial advisers only

GENERAL INSURANCE INTERMEDIARY

Damage to services	Included*	Included*
Selling your home	Included*	Included*
Damage by emergency services	Included*	Included*
Trace and access - Inside	£5,000	£10,000
Trace and access - Outside	Included* within the above	Included* within the above
Loss of keys	Included*	Included*
Plants in the garden	£1,500	£10,000
Liability to the public	£5 million	£5 million
Enhanced accidental damage	Optional	Included*
Accidental damage excess	Policy excess	Policy excess
Subsidence excess	£1,000	£1,000
Escape of water excess	£500 unless there is a higher policy excess	£500 unless there is a higher policy excess
Flood excess	£500 unless there is a higher policy excess	£500 unless there is a higher policy excess
Unoccupancy rules	60 days	60 days
Settling claims - Matching sets | Suites	50% towards matching flooring, bathroom suite or kitchen - 50% carpet in adjoining room	50% towards matching flooring, bathroom suite or kitchen - 50% carpet in adjoining room
Settling claims - Repairs guaranteed	12 months	12 months

Contents	Gold	Platinum
Sum insured	£80,000 or £150,000	£80,000 or £150,000
Metered water	Included*	Included*
Metered oil	Included*	Included*
Theft from outbuilding	Included*	Included*

Included* = Up to contents sum insured

GENERAL INSURANCE INTERMEDIARY

Contents in the garden	£2,500	£10,000
Plants in the garden	£2,500	£10,000
Contents away from the home	£5,000	£10,000
Student contents away from the home	£5,000	£10,000
Contents in a nursing home	£5,000	£10,000
Stamp | Coin collections	Included* as valuable	Included* as valuable
Title deeds	Included*	Included*
Aerials	Included*	Included*
Alternative accommodation	£25,000	£50,000
Tenant's cover	£10,000	£15,000
Professional removal	Up to 14 days	Up to 14 days
Valuables	£30,000	£30,000
Valuable single article limit	£10,000	£10,000
Accidental damage to entertainment items	Included*	Included*
Money and credit cards	£500	£1,000
Loss of keys	Included*	Included*
Accidental damage to glass	Included*	Included*
Freezer contents	£1,000	Included*
Christmas and Wedding gifts - Special events	10%	10%
Downloaded information	Included*	Included*
Fatal injury	£5,000	£5,000
Visitor effects	£1,000	£2,000
Liability to the public	£5 million	£5 million
Liability to domestic employees	£10 million	£10 million
Enhanced accidental damage	Optional	Included*
Office at home	£15,000	Included*
Pedal cycles within the home	Included*	Included*

Included* = Up to contents sum insured

Escape of water excess	£500 unless there is a higher policy excess	£500 unless there is a higher policy excess
Flood excess	£500 unless there is a higher policy excess	£500 unless there is a higher policy excess
Jury Service	No cover	No cover
New items	No cover	No cover

Personal Possessions	Gold	Platinum
Unspecified personal possessions	Optional Minimum £1,000 Maximum £10,000	Optional Minimum £1,000 Maximum £10,000
Territorial limits	Worldwide	Worldwide
Specified personal possessions	Optional	Optional
Single article limits	£5,000 unless specified	£5,000 unless specified
Territorial limits for specified items	Worldwide	Worldwide
Money and credit cards	£500	£1,000
Personal possessions excess	Policy excess	Policy excess
Theft from car	Personal possession specified item	Personal possession specified item
New items	No cover	No cover

Pedal Cycle	Gold	Platinum
Unspecified pedal cycles	Optional Minimum £500 Maximum £6,000	Optional Minimum £500 Maximum £6,000
Specified pedal cycles	Optional	Optional
Single article limits	£500 unless specified	£500 unless specified
Pedal cycle excess	Policy excess	Policy excess

Included* = Up to contents sum insured

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GENERAL INSURANCE INTERMEDIARY

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