

COMPARE OUR RANGE OF HOME INSURANCE FEATURES



	Principal Home	Prestige Home	Ultra Home
BUILDINGS			
Basis of cover	Perils & Accidental Damage	All Risks	All Risks
Alternative accommodation/rent	15%	20%	Unlimited
Outdoor items	10% of SI/£2500 per plant	Up to SI (plants limited to 10% of SI & £2500 per plant)	Up to SI (plants limited to 10% of SI & £2500 per plant)
Trace & access	£5,000	£10,000	Unlimited in the home, £15,000 outside the home
Forced evacuation cover	No	Yes – 30 days	Yes – 30 days
Emergency access to gardens	£2,500	Unlimited	Unlimited
Replacement locks/keys	No	Unlimited	Unlimited
Disability through injury – home improvements	No	No	£50,000
Property owners liability	£2,000,000	£2,000,000	£5,000,000
New additions cover	15% / 60 days	20% / 60 days	20% / 60 days
CONTENTS			
Basis of cover	Perils & Accidental Damage	All Risks	All Risks
Where covered	At home and temporarily removed	Worldwide	Worldwide
Single article limit	£50,000	None	None
Rent payable/alternative accommodation	15%	20%	Unlimited
PL/EL cover	£2m/£10m	£2m/£10m	£5m/£10m
Replacement locks/keys	£500	Unlimited	Unlimited
New acquisitions	15% / 60 days	20% / 60 days	20% / 60 days
Religious festivals/weddings gifts	10% of SI	15% of SI	25% of SI
Loss of metered water/oil	£1,000	£2,500	20% of SI
Deeds and documents	£750	£2,500	£10,000
Bicycles	£500	No limit	No limit
Student possessions	Optional – £3,500	£5,000	£10,000
Business contents	Optional – £5,000 (incl. £2,500 computer records)	£10,000	£20,000
Money cover within the home	£500	£500	£1,000
Fatal Injury	No	£5,000	£50,000
Contents in care homes	No	£5,000	£10,000
Damage by pets	No	£10,000	£10,000
FINE ART & ANTIQUES (FAA)			
Basis of cover	All risks	All Risks	All Risks
Specified item limit	£5,000	£15,000	£25,000
Where covered	At home and temporarily removed	Worldwide	Worldwide
New acquisitions	15%/60 days	20% / 60 days	20% / 60 days
Market appreciation cover	150%	200%	200%
Defective title cover	No	No	10% of Fine Art SI (max £25,000)
Excess	Nil	Nil	Nil
PERSONAL POSSESSIONS			
Specified article limit	£2,500	£5,000	£10,000
Money & credit cards	£500	up to £2,500 & £5,000	£5,000 & £30,000
New acquisitions	15% / 60 days	20% / 60 days	20% / 60 days
ADDITIONAL COVERS			
Family Legal protection included	£100,000	£100,000	£100,000
Home emergency	£500 / 2hrs	£500 / 2hrs	£500 / 2hrs
Identity fraud	£50,000	£50,000	£50,000
GENERAL POLICY CONDITIONS			
Average	No	No	No
Large loss excess waiver	£10,000	£10,000	£10,000
Valuation requirement limit	£10,000 and above	£20,000 and above	£20,000 and above
Security warranties	Yes	Optional warranty free	Warranty free