

# Household

## COMPARE OUR INSURANCE POLICIES

Cover	Prestige Home	Ultimate Home
All risks worldwide cover	✓	✓
Alternative accommodation/loss of rent (Buildings)	2 years	5 years
Trace & access	£10,000 outside the home	£25,000 outside the home
Compulsory evacuation	30 days	1 year
Emergency access to home (including gardens)	Unlimited	Unlimited
Replacement locks/keys	Unlimited	Unlimited
Disability through injury – home improvements	X	£100,000
Property owner's liability	£5,000,000	£10,000,000
Alternative accommodation (Contents)	2 years	5 years
Occupier's & personal liability	£5,000,000	£10,000,000
Employer's liability	£10,000,000	£10,000,000
New acquisitions/additions	20% of the contents sum insured for 60 days	25% of the contents sum insured for 90 days
Loss of metered water/oil	£2,500	Unlimited
Deeds & documents	£2,500	Unlimited
Bicycles	Unlimited	Unlimited
Contents in halls of residence/residential care	£5,000	20% of the contents sum insured
Business property	£10,000	£20,000
Business stock	£10,000	£10,000
Fatal injury	£5,000	£100,000
Unspecified item limit – fine art, antiques & collectables	£15,000	£25,000
Unspecified item limit – jewellery & watches	£5,000	£25,000
Money	£2,500	£5,000
Guests' personal effects	£5,000	Unlimited
Reward	X	£10,000
Defective title cover	£100,000	£100,000
Market appreciation cover – specified fine art	150%	150%
Family legal expenses	£100,000	£100,000
Home emergency cover	£500	£1,000
Identity fraud service	✓	✓

[homeandlegacy.co.uk](http://homeandlegacy.co.uk)

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