



Summary of Covers & Limits

Holiday Home

Section	Buildings	Contents
Fire (including Resultant smoke Damage), lightning, explosion Earthquake and volcanic eruption.	100%	100%
Escape of water from fixed water tanks, apparatus or pipes and Escape of oil from a fixed domestic oil-fired central heating installation. Excess £250	100%	100%
Water or oil leaking from any fixed appliances or pipe. Excess £250	100%	100%
Theft or attempted theft.	100%	100% Theft limit with no force and violent entry £450 Valuables Limit £4,500 Valuables single article limit £4,500 or 7% of Contents sum insured whichever the lesser Valuables out of the safe limit £4,500 max per item £450
Storm or Flood.	100%	100%
Subsidence or Heave or Landslip . Applicable to properties up to 10yrs Excess £1,000	100%	100%
Vandalism or malicious damage	100%	100%
Impact by animal, falling tree or branch, road vehicle, train, aircraft or other flying objects (including items dropped from them), television or radio aerials, satellite dishes and their fittings or masts.	100%	100%
Accidental damage to fixed glass sanitary fittings and ceramic tops forming part of the Buildings.	100%	N/A

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Accidental damage to cables, underground pipes and drains (and their inspection covers), septic tanks. Clearing a blockage between the main sewer and Home.	Up to 20% £850	N/A
Accidental Damage to Mirrors and glass or ceramic tops forming part of furniture.	N/A	100%
Accidental damage to home entertainment equipment (portable items excluded).	N/A	100%
Emergency Access.	Maximum limit £2,500 Buildings and contents	
Expenses.	100%	N/A
Alternative Accommodation.	20% Whichever the greater of the Building or Contents	
Theft of Keys.	£650	
Garden Restoration.	Re-landscaping £3,500 Trees £860 Max per tree £350	N/A
Trace and Access. Excess £250	£2,500	N/A
Electrical Power Surge. Loss or damage to goods or apparatus more than five (5) years old are excluded.	£3,000	5%
Outdoor Contents.	N/A	Contents up to £39,999 = max limit of £3,000 and £850 per item Contents of £40,000 and above = max limit of £7,500 and £850 per item Contents of £40,000 and above – optional to increase up to max limit of £15,000 and £850 per item
Plants in the garden.	N/A	Max limit £850 £200 any one hedge or tree

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Metered Water and loss of heating fuel.	N/A	£500
Christmas increase and Wedding gifts.	N/A	10%
Frozen Food.	N/A	£850
Title Deeds.	N/A	£650
Passports.	N/A	£400
Tenants Cover.	N/A	10%
Money and Credit Cards.	N/A	£400
Visitors Personal Possessions.	N/A	£400 per visitor
Downloaded information.	N/A	£850
Temporary Removal.	N/A	15%
Legal Liability to Public.	£1,000,000	
Liability to Domestic employees.	N/A	£100,000
OPTIONAL COVERS		
All Risks Pedal Cycles.	100%	
All Risks Golfers.	100%	
Accidental Damage to Contents.	100% £1,300 in respect of porcelain china, glass and other articles of a brittle nature	
Emergency Travel.	£2,500	
Short Term Home Let. Up to 11 month lets Minimum Excess of £100	Liability towards tenants included up to £1,000,000 Accidental Damage is limited to fixed glass, sanitary ware and ceramic hobs only up to £850 in total	
Long Term Home Let. 12 months and above lets Excess £100 unless selected excess is higher	Liability towards tenants included up to £1,000,000 Accidental Damage is limited to fixed glass, sanitary ware and ceramic hobs only up to £850 in total	

Summary of Covers & Limits**OPTIONAL COVERS****Property Owners liability.**

£1,000,000

Key Definitions**Excess**

The first amount of any claim you must pay. The excess Applicable to each section is specified on your schedule.

Unoccupied

- (i) You and Your family are not living in the main Buildings of Your Home.
- (ii) Not attended overnight by You or a member of Your Family or any member of Your domestic employees for sixty (60) consecutive days.

Vacant

- (i) The main Building of Your Home is insufficiently furnished for normal occupation, or
- (ii) You and Your Family or Occupants have moved out with no intention to return.

Valuables

Jewellery, watches, furs, items made of gold, silver and other precious metals, pictures and other works of art, including stamp, coin and medal collections all of which belong to You and Your Family.

Accessible

Windows not exceeding three (3) metres from ground level and accessible from any adjoining balconies, terraces and or walls.

Key Terms and Conditions Applicable

MSR – Minimum Security clause for Homes (this may vary on the type of property to be insured please refer to your proposal form and policy schedule).

This contract of insurance does not cover theft from the private dwelling of the Home unless the undernoted minimum protections are fitted and put into full and effective operation whenever the Home is left unattended, unless Your Document of Insurance has been endorsed stating that minimum security clause is inoperative or that alternative protections have been agreed by us.

External Doors:

5 Lever Mortice Deadlocks (conforming to British Standard 3621 or European Equivalent EN 12209 and EN 1303)
or if a composite or UPVC type door a key operated multi locking point system
or metal opening gates/grills fitted externally and secured by a key operated dead lock

Patio Doors and/or sliding doors:

key operated central locking device,
or a multi locking point system
or standard manufacturer locking mechanism

Windows:

Key operated security locks
or standard manufacturer locking mechanism to all ground floor and all Accessible windows

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Ibex 7 – Safe Clause – Applicable to all home Insurance policies with contents cover please refer to the above summary, proposal form and policy schedule for maximum limits out of the safe.

This insurance excludes theft in respect of jewellery and watches from the private dwelling unless such items are kept in a locked safe or strong box weighing over 100kg which must not be in an open position or in a safe which is anchored to or completely embedded in the wall or floor, suitably concealed, or located inside the building.

Ibex 1 - Intruder Alarm Clause – Applicable to properties with a total contents sum insured of £100,000 and above and or properties connected to a direct alarm.

An intruder alarm is required to be installed at the premises and it is warranted by You that:

- (a) The intruder alarm is kept in an efficient and effective condition.
- (b) A maintenance contract is kept continuously in force with the installers of the intruder alarm (or other company agreed in writing by Us), and the company responsible for the maintenance contract is immediately advised by You of any apparent defects or failures in the intruder alarm or signalling.
- (c) Any detection devices and their circuitry connection for continuous functioning are fully operable at all times.
- (d) The intruder alarm is put into full and effective operation whenever the premises are left unattended and when you retire for the night .
- (e) We are notified immediately:
 - (i) If the police or any other central signal monitoring body give written warning of possible or intended withdrawal of response.
 - (ii) Before any alteration to or replacement of the intruder alarm and its associated maintenance contract made.

Ibex 13 – Subsidence Heave and Landslip Exclusion – Applicable to all Apartments and properties over 10 years.

Cover is deleted for subsidence, heave or landslip.