

**Home Insurance
Summary of Cover**

Summary of limits and excesses

The table below outlines the key features of Home Insurance so you can see at a glance the standard covers and limits and optional trade up covers, with contents cover being listed first, followed by buildings cover. Full details can be found in the policy booklet. You can choose your excess on both buildings and contents covers from a range between £50 and £1,000. Your schedule will confirm the amount you have chosen. No excess applies to Legal Expenses or Home Emergency covers. **first direct** Home Insurance is provided by Aviva Insurance Limited.

Contents cover	
Cover	Policy limits per cover
Contents Sum Insured	£50,000 Increased limit available up to £80,000
Cover includes the following:	
Replacement locks	£1,000
Alternative accommodation	£10,000
Title Deeds	Up to the Contents sum insured
Emergency Access	Up to the Contents sum insured
Household removals	Up to the Contents sum insured
More specific limits that apply are shown below.	
Valuables	Minimum sum insured £10,000 Maximum sum insured £20,000
Valuables single item limit	£1,500
Money in the home	£750
Theft from Outbuildings	£3,000

Cover	Policy limits per cover
Theft from Garages	£3,000
Visitors Personal effects	£1,000
Temporary removal	£5,000
Contents in the garden	£1,000
Garden Cover	Re-landscaping - £2,500 Single Article Limit - £250
Replacement Locks	£1,000
Freezer contents	£1,000
Fuel	£2,000
Metered Water	£2,000
Religious festivals	£3,000
Wedding gifts	£3,000
Other Sum Insured Limits, not subject to the specific limits above:	
Loss of rent/alternative accommodation	£10,000
Fatal Injury benefit	£5,000
Occupiers and personal liability	£2,000,000
Employers liability	£10,000,000
Tenants liability	£15,000

Contents optional covers	
Cover	Policy limits per cover
Accidental Damage	Up to the Contents sum insured
Personal Belongings	
Unspecified personal belongings	Minimum sum insured £2,000 Maximum sum insured £10,000 Single item limit £1,500
Personal Belongings – Personal Money	Personal money £750
Personal Belongings theft from unattended vehicles.	£1,500 (This limit applies in total to each incident of theft from an unattended vehicle involving property covered under Personal Belongings except pedal cycles)
Pedal Cycles	
	Minimum sum insured £300 Maximum sum insured £2,500
Clerical Business Equipment	
	Minimum sum insured £3,000 Maximum sum insured £5,000 Stock and samples up to £500 Business money and credit cards up to £300
Legal Expenses	
If you choose to have buildings and contents cover this add-on covers both buildings and contents incidents.	£50,000
Home Emergency Cover	
If you choose to have buildings and contents cover this add on covers both buildings and contents incidents.	£1,000 for call out, parts and labour £1,000 for necessary alternative accommodation

Buildings cover	
Cover	Policy limits per cover
Buildings Sum Insured	Unlimited. Other options are available. Please call us on 03 456 100 101 .
To include the following:	
Emergency access	Unlimited
Replacement locks	£1,000
More specific limits that apply are shown below.	
Loss of rent/alternative accommodation	£80,000 (or 20% if you have specified your Buildings sum insured)
Tracing/accessing leaks	£5,000
Liability to public	£2,000,000
Buildings optional covers	
Cover	Policy limits per cover
Accidental Damage	Unlimited (£1,000 for removing blockage from underground pipe)
Legal Expenses	
If you choose to have buildings and contents cover this add-on covers both buildings and contents incidents	£50,000
Home Emergency	
If you choose to have buildings and contents cover this add on covers both buildings and contents incidents	£1,000 for call out, parts and labour £1,000 for necessary alternative accommodation

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