

Home



COMPARE OUR HOME INSURANCE

	Prestige Home	Ultra Home	Ultimate Home
All risks worldwide cover	✓	✓	✓
Alternative accommodation/loss of rent (Buildings)	2 years	3 years	5 years
Trace & access	£10,000 outside the home	£15,000 outside the home	£25,000 outside the home
Compulsory evacuation	30 days	30 days	1 year
Emergency access to home (including gardens)	Unlimited	Unlimited	Unlimited
Replacement locks/keys	Unlimited	Unlimited	Unlimited
Disability through injury – home improvements	✗	£50,000	£100,000
Property owner's liability	£5,000,000	£10,000,000	£10,000,000
Alternative accommodation (Contents)	2 years	3 years	5 years
Occupier's & personal liability	£5,000,000	£10,000,000	£10,000,000
Employer's liability	£10,000,000	£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 60 days	25% of the contents sum insured for 90 days
Loss of metered water/oil	£2,500	20% of contents sum insured	Unlimited
Deeds & documents	£2,500	£10,000	Unlimited
Bicycles	Unlimited	Unlimited	Unlimited
Contents in halls of residence/residential care	£5,000	£10,000	20% of the contents sum insured
Business property	£10,000	£20,000	£20,000
Business stock	£10,000	£10,000	£10,000
Fatal injury	£5,000	£50,000	£100,000
Unspecified item limit – fine art, antiques & collectables	£15,000	£25,000	£25,000
Unspecified item limit – jewellery & watches	£5,000	£10,000	£25,000
Money	£2,500	£5,000	£5,000
Guests' personal effects	£5,000	£10,000	Unlimited
Reward	✗	£5,000	£10,000
Defective title cover	£100,000	£100,000	£100,000
Market appreciation cover – specified fine art	150%	150%	150%
Family legal expenses	£100,000	£100,000	£100,000
Home emergency cover	£500	£1,000	£1,000
Identity fraud service	✓	✓	✓

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Home and Legacy Insurance Services Limited is a wholly owned subsidiary of Allianz Holdings plc.

Registered Address: 57 Ladymead, Guildford, Surrey, GU1 1DB. United Kingdom. Registered in England No. 3007252.

Home and Legacy Insurance Services Limited is authorised and regulated by the Financial Conduct Authority, Financial Services Register number 307523 and a member of the British Insurance Brokers Association. Calls may be recorded for our joint protection, training and/or monitoring purposes.