

ULTIMATE HOME

PRODUCT INFORMATION



Buildings & Contents Insurance Key Features & Benefits	
BUILDINGS	LIMIT OF COVER
• Buildings - All Risks Cover - limits & exclusions apply	Up to the buildings sum insured selected
• Alterations, Additions & Improvements - subject to notification within 90 days	25% of the buildings sum insured
• Alternative Accommodation - costs of similar alternative accommodation for (including necessary cost of temporary storage of furniture and costs of accommodation for domestic pets and horses)	Up to 5 years
• Trace & Access - cost to trace and access leaking pipes outside the home	£25,000
• Compulsory Evacuation - cost of similar accommodation if a local authority prohibits access to the home following an incident occurring at a neighbouring property	Up to 1 year
• Unfixed Building Materials - materials for additions or alterations to buildings covered under the policy	Up to £100,000
• Emergency access to Home (including gardens) - cost of making good damage to the buildings caused by the emergency services when attending an emergency at the home	Up to the buildings sum insured selected
• Replacement Locks/Keys - cost of replacing locks and additional keys to external doors, windows, safes or alarms at the home, if the keys are lost or stolen	Up to the buildings sum insured selected
• Guaranteed rebuilding cost - if a satisfactory risk appraisal survey has been carried by a Risk Management Surveyor we appoint and any suggested changes to the buildings sum insured have been effected	The full cost of rebuilding or repairing damage to the buildings
• Property Owner's Liability	£10,000,000
CONTENTS	
• Contents - All Risks Worldwide Cover (includes cover for Fine Art, Antiques, Collectables, Jewellery & Watches, Business Property & Money) - limits & exclusions apply	Up to the sum insured selected
- Fine Art, Antiques, Collectables, Jewellery & Watches*	Single item limit is £25,000
- Business Property - Office furniture, furnishings, equipment, documents, computer equipment & stock	Cover up to £20,000 (£10,000 stock)
- Hired in Equipment	Cover up to £50,000
- Money	Cover up to £5,000
*Items over the single item limits can be individually insured as specified contents	
• Occupier's & Personal Liability - excludes liability arising out of your business	£10,000,000
• Employer's Liability - liability to domestic staff arising out of work they are employed to do	£10,000,000
• Replacement Locks/Keys - cover if keys to external doors, windows, safes or alarms are lost or stolen	Up to the contents sum insured selected
• New Acquisitions - cover for newly acquired contents, subject to notification within 90 days	Up to 25% of contents sum insured
• Guests' Personal Effects - excludes jewellery, watches & money	Up to the contents sum insured
• Outdoor Items - property left permanently out of doors, including statues and garden ornaments, trees, shrubs, hedges and plants	£2,500 any one tree, shrub, plant and a total limit of 10% of the contents sum insured for all trees, shrubs, plants and lawns
• Additional Properties - cover for contents at an additional property belonging to you anywhere in the world	Up to 20% of contents sum insured
• Small Craft - watercraft including fixtures and outboard motors	Up to £5,000
• Market Appreciation - cover for specified fine art, antiques & collectables where the value of an item, pair or set has increased	Up to 150% of the sum insured
Buildings & Contents Insurance - Main Exclusions & Conditions	
• Losses where building works over £75,000 are being carried out at the home - unless notified to and agreed by underwriters	• The policy excess
• Accidental damage; theft; attempted theft; vandalism; when the home is left unoccupied for over 60 days - unless agreed in advance by underwriters	• Contents in unattended vehicles - unless all items are hidden from view, all windows are closed and all doors and the boot are locked
	• Jewellery & watches in unattended travel baggage
Other Covers & Benefits	
• Legal Expenses - includes cover for personal injury, clinical, consumer contract & property disputes and additional services including access to a telephone legal advice helpline and online legal assistance	Up to £100,000
• Home Emergency Assistance - cover for call out charges, materials and parts	Up to £1,000 (inc VAT) per emergency
• Identity Fraud Detection & Assistance - access to credit reports & identity fraud protection information & advice. Note - this service is <u>not</u> insurance	

A copy of the Ultimate Home policy wording with the full terms and conditions of the cover is available on request or can be downloaded from www.homeandlegacy.co.uk

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Calls may be recorded for our joint protection, training and/or monitoring purposes.

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