

# Home Product Comparison



The below is a comparison of the important differences in cover between the four levels of Aviva Private Clients Home Policies: Smart, Refine, Complete and Ultra.

For full details of cover please refer to the appropriate policy wording.

Cover	Smart	Refine	Complete	Ultra
<b>Minimum Building Sum Insured</b>	£400,000	£1,000,000	£3,000,000	£3,000,000
<b>Minimum Contents Sum Insured</b>	Unlimited	10% of Building Sum Insured (£100,000 stand alone contents)	£250,000	Each risk individually underwritten
<b>Minimum Excess</b>	£250	£500	£500	£500
<b>Other Permanent Structures</b>	20% of Building Sum Insured	20% of Building Sum Insured	20% of Building Sum Insured	30% of Building Sum Insured
<b>Increased Replacement Cover</b>	Not included	125% uplift included for all locations other than property listed as Grade 1/2* (England and Wales) Grade A/B (Scotland) or Grade A/B+ (Northern Ireland). The property must have been surveyed in the last 5 years.	Unlimited replacement can be agreed for all locations other than property listed as Grade 1/2* (England and Wales) Grade A/B (Scotland) or Grade A/B+ (Northern Ireland). The property must have been surveyed in the last 5 years and the cover agreed by Aviva	Unlimited replacement can be agreed for all locations other than property listed as Grade 1/2* (England and Wales) Grade A/B (Scotland) or Grade A/B+ (Northern Ireland). The property must have been surveyed in the last 5 years and the cover agreed by Aviva
<b>Fuel and Metered Water</b>	Up to £15,000	Up to £100,000	Up to the Contents Sum Insured	Up to the Contents Sum Insured
<b>Works' Referral limit</b>	Up to £75,000	Up to £100,000	Up to £250,000	Up to £500,000
<b>Contents in the Open</b>	Up to £10,000	Up to £50,000	Up to the Contents Sum Insured	Up to the Contents Sum Insured
<b>Loss of Rent and Cost of Alternative Accommodation</b>	Covered up to 3 years, maximum £200,000	£200k in Loss of rent £500k in Alternative accommodation	Covered up to 3 years	Until the residence is habitable again; or until you permanently move somewhere else

Cover	Smart	Refine	Complete	Ultra
<b>Fatal Injury Benefit</b>	Up to £50,000, maximum £5,000 for any person under the age of 16	Up to £50,000, maximum £5,000 for any person under the age of 16	Up to £50,000, maximum £25,000 for any person under the age of 16	Up to £150,000, maximum £25,000 for any person under the age of 16
<b>Cancellation of own Event/Social Gathering</b>	NIL	NIL	£50,000	£250,000
<b>Public Liability</b>	£5,000,000	£10,000,000	£10,000,000	£20,000,000
<b>Employers Liability (Domestic)</b>	£10,000,000	£10,000,000	£10,000,000	£10,000,000
<b>Tenants Liability</b>	NIL	£10,000,000	£10,000,000	£20,000,000
<b>Liability as a Director or Trustee</b>	NIL	NIL	NIL	£10,000,000
<b>Contents Temporarily Removed From the Home</b>	Up to the Contents Sum Insured (max 60 consecutive days)	Up to the Contents Sum Insured (max 60 consecutive days)	Up to the Contents Sum Insured	Up to the Contents Sum Insured
<b>Title Deed (Deeds, bonds, securities or other similar private documents)</b>	Up to £5,000	Up to £5,000	£15,000 £25,000 if in locked safe located at the residence	£25,000 £50,000 if in a locked safe either at the residence or not
<b>Inner Limits, Valuation Requirements and Additional Covers</b>				
<b>Jewellery inner limit within Contents</b>	NIL	NIL	£35,000 in total for Jewellery	£50,000 in total for Jewellery
<b>Jewellery Single Article Limit</b>	£15,000	£30,000	£35,000	£50,000
<b>All valuables (excluding jewellery) Single Article Limit</b>	£15,000	£35,000	£50,000 (under Valuables section)	£150,000 (under Valuables section)
<b>Uplift for Valuables with recent Valuation</b>	NIL	125% if valuation or purchase receipt is dated within the last 3 years	150% if valuation or purchase receipt is dated within the last 3 years	200% if valuation or purchase receipt is dated within the last 3 years
<b>Minimum Valuation Requirement, jewellery</b>	£15,000	£50,000	Recommended at the Single Article limit	Recommended at the Single Article limit

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Minimum Valuation Requirement, Art, Antiques and Collectables	£15,000	£50,000	Recommended at the Single Article limit	Recommended at the Single Article limit
Education Fees	NIL	NIL	NIL	Up to £50,000
Defective Title	NIL	Up to £100,000	Up to £200,000	Up to £500,000
Policy Level Covers				
Personal Cyber	£50,000	£100,000	£150,000	£200,000
Travel	No	No	Yes, up to the age of 75	Yes, up to the age of 80
Travel Cancellation Limits	N/A	N/A	£15,000 per person	£25,000 per person
Legal Assistance	Yes	Yes	Yes	Yes
Legal Assistance Limit	Up to £100,000	Up to £125,000	Up to £150,000	Up to £500,000
Home Emergency	Up to £1,000	Up to £1,250	Up to £1,500	Up to £3,000

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