

Product comparison

Your House

How does the updated combined Your House product compare to the previous standalone Your House and Home Plus versions?



Buildings

Cover	Updated Your House	Your House	Home Plus
Buildings cover	£1,000,000 blanket or specified, dependent on underwriting criteria	Blanket £1,000,000	Customer specified sum insured
Buildings 'limited' Accidental Damage (services, fixed glass and sanitary fittings)	Standard	Standard	Standard
Buildings 'full' Accidental Damage	Optional – up to buildings sum insured	Optional – up to buildings sum insured	Optional – up to buildings sum insured
Accessing Blockages in Sewage Pipes	£1,000	£1,000	£1,000
Tracing and Accessing Leaks	£5,000	£5,000	£5,000
Emergency Access	Up to buildings sum insured	Up to buildings sum insured	Up to buildings sum insured
Emergency Access (Gardens)	Up to buildings sum insured	Up to buildings sum insured	Up to buildings sum insured
Theft of Keys	Up to buildings sum insured	Up to buildings sum insured	Up to buildings sum insured
Loss of Keys	Up to buildings sum insured	Up to buildings sum insured	Up to buildings sum insured
Owners Liability Cover	£5,000,000	£2,000,000	£2,000,000
Loss of Rent and Cost of Alternative Accommodation	£100,000	£100,000	20% of buildings sum insured
Matching Items (fitted kitchens, bedrooms, bathroom suites)	Not available	Not available	Not available
Unoccupied Period	60 Days	60 Days	60 Days

Contents

Cover	Updated Your House	Your House	Home Plus
Contents in the Home	£100,000 blanket or specified, dependent on underwriting criteria	£100,000 Blanket IHP £75,000 Blanket non- IHP	Customer specified sum insured
Contents 'limited' Accidental Damage (home entertainment, mirrors and glass)	Standard	Standard	Standard
Contents 'full' Accidental Damage	Optional - up to contents sum insured	Optional - up to contents sum insured	Optional - up to contents sum insured
Valuables in the Home	Blanket sum insured - £30,000 Specified sum insured – 30% of SI	1 or 2 bedrooms - £10,000 3 bedrooms - £15,000 4 or 5 bedrooms - £20,000	1/3 of contents sum insured
Valuables Single Item	£5,000	£2,000	Greater of 5% of the contents sum insured or £2,000
Specified Valuables	Above Single Item Limit	Above Single Item Limit	Above Single Item Limit

Contents cont.

Cover	Updated Your House	Your House	Home Plus
Theft or Attempted Theft of - Contents in the open	£2,000	£2,000	£2,000 (can be increased to maximum of £5,000)
Loss or Damage Caused by Storm or Flood to - Contents in the open	£2,000	£2,000	£2,000 (can be increased to maximum of £5,000)
Theft or Attempted Theft of: - Contents from Outbuildings	£2,500	£2,500	£2,500
Theft or Attempted Theft of - Contents from Garages	Up to contents sum insured	Up to contents sum insured	Up to contents sum insured
Visitors' Personal Belongings	£1,000	£1,000	£1,000
Religious Festivals (Increase in sum insured for gifts and food bought for the occasion)	No increased cover	Sum insured increased by £5,000	Sum insured increased by £5,000
Wedding Gifts (Increase in sum insured for gifts)	No increased cover	Sum insured increased by £5,000	Sum insured increased by £5,000
Money	£750	£750	£750
Credit Cards	No cover	No cover	No cover
Loss of Rent and Cost of Alternative Accommodation	£10,000	£10,000	20% of sum insured (can be increased)
Office Equipment	£10,000	£5,000	Not covered
Office Equipment Single Item	No SAL to apply	£1,500	Not covered
Theft or Loss of Keys	Up to contents sum insured	Up to contents sum insured	Up to contents sum insured
Frozen Food	Up to contents sum insured	£1000 (option to increase)	£1000 (option to increase)
Fatal Injury Benefit	No Cover	£5,000	£5,000
Contents Temporarily Removed	£10,000	£10,000	25% of the contents sum insured
Reinstatement of Title Deeds	Up to contents sum insured	£2,500	£2,500
Digital Information	Part of contents cover	Part of contents cover	Part of contents cover
Emergency Access	Up to contents sum insured	Up to the contents sum insured	Up to the contents sum insured
Household Removal	Up to contents sum insured	Up to the contents sum insured	Up to the contents sum insured
Garden Cover – Re-landscaping	£2,500 Single article limit - £250	Not covered	Not covered
Loss of Metered Water	£2,000	£2,000	£2,000
Loss of Oil	Up to contents sum insured	Up to contents sum insured	Up to contents sum insured

Contents cont.

Cover	Updated Your House	Your House	Home Plus
Occupier Personal Liability	£5,000,000	£2,000,000 (can be increased)	£2,000,000 (can be increased)
Tenants Liability	£15,000	£15,000	25% of contents sum insured
Employers Liability	£10,000,000	£10,000,000	£10,000,000
Court Awards	Not Covered	Not Covered	Not Covered
Matching Items	Not Covered	Not Covered	Not Covered
Unoccupied Period	60 Days	60 Days	60 Days

Personal Belongings (optional cover)

Cover	Updated Your House	Your House	Home Plus
Unspecified Personal Belongings	£2,000 - £20,000	£2,000 - £20,000	£1,500 to £20,000
Single Article Limit (SAL)	SAL is equal to unspecified personal belongings sum insured selected up to £5,000. SAL is £5,000 where the sum insured selected is over £5,000.	£1,500	£1,500 where the sum insured selected is up to and including £5,000. £2,500 where the sum insured selected is over £5,000.
Pedal Cycle Cover (available standalone)	Optional Minimum £500 Maximum £5000	£500 included when unspecified Personal Belongings is selected	Optional
Theft from an Unattended Vehicle	Up to Unspecified personal belongings sum insured	£1,000	£1,000 (option to increase up to £5,000)
Personal Money (included where Unspecified Personal Belongings selected – not available standalone)	£750	£750	£750 (option to increase to £1,000)
Credit Cards	No cover	£1,000	£1,000 (option to increase to £2,000 or £3,000)
Matching Items	Not Covered	Not Covered	Not Covered
Specified Personal Belongings	Items valued above the single article limit	Items valued above the single article limit	Items valued above the single article limit

Family Legal Protection (optional cover)

Cover	Updated Your House	Your House	Home Plus
Family Legal Protection	£50,000	£50,000	£50,000

Compulsory Excesses

Cover	New Your House	Your House	Home Plus
Buildings	£100 minimum	£100	£100
Buildings Escape of Water	£450 minimum	£250	£250
Buildings Extra Accidental Damage option	£100 minimum	£100	£100
Buildings Subsidence (voluntary excess does not apply)	£1000	£1000	£1000
Contents	£100 minimum	£100	£100
Contents Escape of Water	£450 minimum	£250	£250
Contents Extra Accidental Damage option	£100 minimum	£100	£100
Personal Belongings	Same as contents	Same as contents	Same as contents
Family Legal Protection	No Excess	No Excess	No Excess

If you have any further questions or queries, please speak to your Aviva sales manager.

