



Our digitally-traded Smart Home product is here to help you and your clients find insurance for high-valued homes and their contents.

## Building & contents coverage summary

- **Building sum insured** – £1m blanket sum insured
- **Other permanent structures** – £200,000 blanket sum insured
- **Contents** – Unlimited
- **Jewellery and watches** – up to a maximum £100,000
- **Art and collectables** – up to a maximum £100,000
- **Pedal cycles** – up to a maximum £30,000
- **Single article limit** – £15,000 other than pedal cycles at £4,000
- **Public liability** – £5,000,000
- **Employer's liability** – £10,000,000
- **Legal expenses** – £100,000
- **Personal cyber** – £50,000
- **Home emergency** – £1,000
- **Contents only policies available** – £75,000 minimum sum insured

Cover	Limits to sum insured
Alternative accommodation and rent	Three years / max £200,000
Business Equipment	£30,000
Contents in storage	£20,000
Credit cards	£10,000
Deeds, bonds, securities or other similar private documents	£5,000
Disability costs	£25,000
Fatal Injury	£50,000 (not more than £5,000 for any persons under 16 years of age)
Food spoilage	Unlimited
Forced evacuation	£1,000
Garden furniture and outdoor items	£10,000
Domestic gardening and landscaping equipment	£20,000
Garden reinstatement	£25,000 (not more than £2,500 per plant)
Guests and domestic employees contents	£10,000
Guns	£5,000
Land stabilisation	£50,000
Legal expenses – loss of earnings	£1,000
Lock replacement	Unlimited
Loss of domestic oil, gas, liquefied petroleum gas or metered water	£15,000
Money	£2,500
New fixtures and contract works	£15,000
Student contents	£5,000
Tracing a leak – within your home	£20,000
Tracing a leak – outside of your home	£10,000
Trauma Cover	£5,000
Theft from unattended vehicle	£5,000
Quad bikes and toy vehicles	£10,000
Removal of nests	£1,000
Wine	£10,000

