AVIVA PRIVATE CLIENTS

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
Minimum Building Sum Insured	£400,000	£1,000,000	£3,000,000	£10,000,000
Minimum Contents Sum Insured	Unlimited	10% of Building Sum Insured (£100,000 stand alone contents)	£250,000	Each risk individually underwritten
Minimum Excess	£250	£500	£500	£500
Other Permanent Structures	20% of Building Sum Insured	20% of Building Sum Insured	20% of Building Sum Insured	30% of Building Sum Insured
Increased Replacement Cover	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 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 and the cover agreed by Aviva
Fuel and Metered Water	Up to £15,000	Up to £100,000	Up to the Contents Sum Insured	Up to the Contents Sum Insured
Works' Referral limit	Up to £75,000	Up to £100,000	Up to £250,000	Up to £500,000
Contents in the Open	Up to £10,000	Up to £50,000	Up to the Contents Sum Insured	Up to the Contents Sum Insured
Loss of Rent and Cost of Alternative Accommodation	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
Fatal Injury Benefit	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
Cancellation of own Event/Social Gathering	NIL	NIL	£50,000	£250,000
Public Liability	£5,000,000	£10,000,000	£10,000,000	£20,000,000
Employers Liability (Domestic)	£10,000,000	£10,000,000	£10,000,000	£10,000,000
Tenants Liability	NIL	£10,000,000	£10,000,000	£20,000,000
Liability as a Director or Trustee	NIL	NIL	NIL	£10,000,000
Contents Temporarily Removed From the Home	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
Title Deed (Deeds, bonds, securities or other similar private documents)	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
Inner Limits, Valuation Requirements and Additional Covers				
Jewellery inner limit within Contents	NIL	NIL	£35,000 in total for Jewellery	£50,000 in total for Jewellery
Jewellery Single Article Limit	£15,000	£30,000	£35,000	£50,000
All valuables (excluding jewellery) Single Article Limit	£15,000	£35,000	£50,000 (under Valuables section)	£150,000 (under Valuables section)
Uplift for Valuables with recent Valuation	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
Minimum Valuation Requirement, jewellery	£15,000	£50,000	Recommended at the Single Article limit	Recommended at the Single Article limit

Cover	Smart	Refine	Complete	Ultra
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	£20,000 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

Please note – this document is intended for intermediary use only – not for direct use with customers.

Aviva Insurance Limited, Registered in Scotland Number SC002116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Aviva Insurance Ireland Designated Activity Company, trading as Aviva, is regulated by the Central Bank of Ireland. Our firm's reference number is No. C171485. A private company limited by shares. Registered in Ireland, No. 605769. Registered Office: Building 12, Cherrywood Business Park, Loughlinstown, Co. Dublin, D18 W2P5. Registered UK Branch Address: 80 Fenchurch St, London, EC3M 4AE. UK branch deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority (FCA reference No. 827591) and limited regulation by the Prudential Regulation Authority.

PCCAB5725 04/2025

AVIVA PRIVATE CLIENTS