

**first direct**

**Home Insurance  
Summary of Cover**

## Summary of limits and excesses

The table below outlines the key features of Home Insurance so you can see at a glance the standard covers and limits and optional trade up covers, with contents cover being listed first, followed by buildings cover. Full details can be found in the policy booklet. You can choose your excess on both buildings and contents covers from a range between £50 and £1,000. Your schedule will confirm the amount you have chosen. No excess applies to Legal Expenses or Home Emergency covers. **first direct** Home Insurance is provided by Aviva Insurance Limited.

<b>Contents cover</b>	
<b>Cover</b>	<b>Policy limits per cover</b>
Contents Sum Insured	£50,000 or a specified sum
Cover includes the following:	
Replacement locks	£1,000
Alternative accommodation	£10,000
Title Deeds	Up to the Contents sum insured
Emergency Access	Up to the Contents sum insured
Household removals	Up to the Contents sum insured
<b>More specific limits that apply are shown below.</b>	
Valuables	Minimum sum insured £10,000 Maximum sum insured £20,000
Valuables single item limit	£1,500
Money in the home	£750
Theft from Outbuildings	£3,000

<b>Contents cover cont.</b>	
<b>Cover</b>	<b>Policy limits per cover</b>
Theft from Garages	£3,000
Visitors Personal effects	£1,000
Temporary removal	£5,000
Contents in the garden	£1,000
Garden Cover	Re-landscaping - £2,500 Single Article Limit - £250
Replacement Locks	£1,000
Freezer contents	£1,000
Fuel	£2,000
Metered Water	£2,000
Religious festivals	£3,000
Wedding gifts	£3,000
<b>Other Sum Insured Limits, not subject to the specific limits above:</b>	
Loss of rent/alternative accommodation	£10,000
Fatal Injury benefit	£5,000
Occupiers and personal liability	£2,000,000
Employers liability	£10,000,000
Tenants liability	£15,000

<b>Contents optional covers</b>	
<b>Cover</b>	<b>Policy limits per cover</b>
<b>Accidental Damage</b>	Up to the Contents sum insured
<b>Personal Belongings</b>	
Unspecified personal belongings	Minimum sum insured £2,000 Maximum sum insured £10,000 Single item limit £1,500
Personal Belongings – Personal Money	Personal money £750
Personal Belongings theft from unattended vehicles.	£1,500 (This limit applies in total to each incident of theft from an unattended vehicle involving property covered under Personal Belongings except pedal cycles)
<b>Pedal Cycles</b>	
	Minimum sum insured £300 Maximum sum insured £2,500
<b>Clerical Business Equipment</b>	
	Minimum sum insured £3,000 Maximum sum insured £5,000 Stock and samples up to £500 Business money and credit cards up to £300
<b>Legal Expenses</b>	
If you choose to have buildings and contents cover this add-on covers both buildings and contents incidents.	£50,000
<b>Home Emergency Cover</b>	
If you choose to have buildings and contents cover this add on covers both buildings and contents incidents.	£1,000 for call out, parts and labour £1,000 for necessary alternative accommodation

<b>Buildings cover</b>	
<b>Cover</b>	<b>Policy limits per cover</b>
Buildings Sum Insured To include the following: Emergency access Replacement locks	Unlimited or a specified sum  Up to the buildings sum insured £1,000
<b>More specific limits that apply are shown below.</b>	
Loss of rent/alternative accommodation	£80,000 (or 20% if you have specified your Buildings sum insured)
Tracing/accessing leaks	£5,000
Liability to public	£2,000,000
<b>Buildings optional covers</b>	
<b>Cover</b>	<b>Policy limits per cover</b>
<b>Accidental Damage</b>	Up to the buildings sum insured (£1,000 for removing blockage from underground pipe)
<b>Legal Expenses</b>	
If you choose to have buildings and contents cover this add-on covers both buildings and contents incidents	£50,000
<b>Home Emergency</b>	
If you choose to have buildings and contents cover this add on covers both buildings and contents incidents	£1,000 for call out, parts and labour £1,000 for necessary alternative accommodation

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