

CLEARCHOICE
HOME INSURANCE



WELCOME TO CLEARCHOICE

WHO IS IT FOR?

Clearchoice is RSA's standard home insurance product offering cover for the majority of the marketplace. It provides protection for buildings, contents, or both as combined cover.

Clearchoice offers significant levels of cover as standard and includes the option to add extras and adjust excess amounts in line with the needs of your clients.

COVER HIGHLIGHTS

BUILDINGS

- Cover up to £500,000 as standard (option to increase to £600,000)
- Trace and access up to £5,000 as standard
- Up to 20% of sum insured for alternative accommodation.

CONTENTS

- Cover up to £60,000 as standard (option to increase to £75,000)
- High risk items total limit of £10,000 (option to increase)
- Contents in garden up to £2,000.

ALL POLICIES

- 24 Hour Home Emergency Assistance helpline and call out up to £250 for any one claim
- Home Care Service, covering items like lost key replacement and damaged shrubs and trees.

OPTIONAL EXTRAS

- Accidental Damage for both buildings and contents
- Unspecified personal belongings, including pedal cycles up to £500
- Specified personal belongings/valuables over £2,000
- Legal Expenses cover up to £50,000.

DISCOUNTS AVAILABLE

- 25% no claims discount
- Reduction for taking both Contents and Buildings together
- Increasing voluntary excess amounts.

LEADING CLAIMS SERVICE

- Personal Claims Manager for each claim
- Dedicated UK-based Claims teams.

WHY RSA? FOR BROKERS

DEDICATED PERSONAL LINES TRADING TEAM

Our regional expertise builds strong relationships and helps you to grow your business.

EASY TO DO BUSINESS WITH

We make your life easier with FBC EDI enabled products, along with high-quality underwriting and sales support functions.

STRONG APPETITE

We are committed to working closely with our brokers and growing our businesses together. This approach includes supporting brokers who wish to consolidate their personal lines portfolios by tailoring our propositions to meet individual broker needs. We have a great amount of experience in this area so please contact us to discuss further.

COMPETITIVE PRICING AND REMUNERATION

Focused to deliver great value to your customers and the right level of commission for you the broker.

FLEXIBLE TRADING

This product is available with Full Business Cycle EDI (Electronic Interchange Product) functionality through a number of software houses including Insurecom, SSP, Open GI, Acturis and CDL.

UNDERWRITING EXPERTISE

You can also access our specialist team of underwriters available to talk through any specific risks or questions that you may have.



WORKING IN PARTNERSHIP WITH RSA

RSA Personal Lines Broker continually strives to be the insurer of choice. That is why we have set up a commitment based, partnership framework. Within this framework the proposition we offer recognises the strength of relationship we have with brokers. For more information speak to our Trading team who will be happy to help.

OTHER RSA PRODUCTS

HOME

PREFERRED CHOICE

For mass affluent individuals with higher levels of risk.

PRIME CHOICE

Private Client Home Insurance from RSA.

OAK

Private Client Home Insurance from Oak, part of the RSA group.

MOTOR

DRIVE

Standard Motor Insurance with good levels of cover as standard.

HIGH NET WORTH DRIVE

Quality Motor Insurance for high value vehicles.

OAK'S FAMILY FLEET MOTOR INSURANCE

A range of motor products designed for high value and multiple vehicle covers.

HOW TO CONTACT US

You can contact us on 0117 941 6862 or email personallines.trading@uk.rsagroup.com

FIND OUT MORE

For more information on Clearchoice and other RSA products please refer to our product comparison fact sheet, or visit us online at rsabroker.com

CLEARCHOICE COVER & LIMITS

General	
Home Emergency Assistance	£250
Legal expenses	£50,000
Trees, shrubs, plants, lawns	£1,000 included with Homecare Services
Buildings – Cover up to £500,000 (option to increase to £600,000)	
Alternative accommodation/loss of rent	20% of buildings sum insured
Owner's liability	£2,000,000
Removal of squatters – fees	£10,000
Trace and access	£5,000
Contents – Cover up to £60,000 (option to increase to £75,000)	
Alternative accommodation/loss of rent	20% of contents sum insured
Business equipment	Up to contents sum insured
Christmas gift increase	£1,000
Contents in the open/garden	£2,000
Contents of outbuildings/garages	Up to contents sum insured
Credit cards in the home	£500
Employer's liability	£10,000,000
Freezer food	Up to contents sum insured
High risk items total limit	£10,000 (option to increase to £12,000 for GI Brokers and up to £15,000 for Partner Brokers)
High risk items limit – definition	Jewellery, watches, articles of precious metal, clocks, paintings, works of art, stamp, medal and coin collections
Locks and keys – replacement (internal/external)	£750 included within Homecare Services
Loss of metered oil	Up to contents sum insured
Loss of metered water	Up to contents sum insured
Money in the home	£500
Occupiers and Personal Liability	£2,000,000
Loss or damage to contents when you move	Up to contents sum insured
Reinstatement of title deeds/personal documents	£1,000
Students' possessions	Included within temporary removal
Sum insured (standard)	£60,000 – Factor Related
Sum insured (maximum)	£65,000; £70,000; £75,000 – Factor Related
Temporary removal of contents	Up to contents sum insured
Tenants' improvements	20% of contents sum insured
Tenants' liability	20% of contents sum insured
Theft from garages	£3,000
Theft from outbuildings	£3,000
Visitors' personal belongings	£500
Wedding gift increase	£1,000
Optional extras	
Accidental damage	Both buildings and contents
Unspecified personal belongings	Minimum sum insured of £2,000 Maximum sum insured of £10,000 Single item limit – £2,000 (£500 for pedal cycles) Money – £500 Credit Cards – £500
Specified personal belongings	Single item maximum for non pedal cycles – £5,000 Single item for pedal cycles – £1,500
Legal expenses cover	£50,000
Additional information	
Emergency assistance	24 hour Home Emergency Assistance helpline and call out up to £250 for any one claim
Home Care Services	Covers items like lost key replacement and damaged shrubs and trees