

Home Insurance Product Comparison

Our range of Home Insurance products

	Clearchoice	Preferred Choice
Type of customer	Mass market product for normal homes with contents valued up to £75,000 and standard needs.	Mid net worth customer requiring higher levels of cover and perhaps a need to insure specific high value items needing a tailored proposition.
Basis of cover	Standard perils	All risks
Buildings Cover		
Sums insured (SI)	Up to £1,000,000	£100,000 to £1,000,000
Accidental damage	Optional	Yes
Trace and access	Up to £5,000	£15,000
Extended replacement costs	No	No
Property owners liability	£2,000,000	£5,000,000
Loss of rent and alternative accommodation	20% of SI	Up to 3 years
Trees, shrubs, plants, lawns	£1,000 included in Homecare services	5% SI, max £1,000 for any one item
Replacement door locks	£750 included in Homecare services	Buildings SI or Contents SI No excess
Fee for squatters removal	£10,000	£10,000
Domestic energy and water	No	£5,000 up to a total of £10,000
Environmental upgrade	No	Up to £5,000
Environmental building materials	No	Up to total loss £50,000*
New fixtures and fittings	No	10% of Buildings SI
Disclosure of alterations, extensions etc. required	All	Where cost is £25,000+
Newly acquired land	No	No
Aggravated burglary	No	Up to £10,000 (to upgrade security systems)
Waiver of excess	None	Over £10,000**
Excess		
Compulsory excess	£50 (Partner version) £100 (Non-partner version) £250 Escape of water	£100
Subsidence, heave, landslip excess	£1,000 (applies to buildings only)	£1,000 (applies to buildings only)
Voluntary excess options	£0, £50, £100, £150, £200	£100, £250 & £500

* cover amount subject to value of an insured loss

** buildings policies only

Product comparison continued...

	Clearchoice	Preferred Choice
Contents		
Sums insured	Up to £75,000	£75,000 to £200,000
Basis of cover	Within the home (British Isles if temporarily removed)	Worldwide
Household removal	Yes	Yes
Valuable single item limits	£2,500	£5,000
New acquired items cover	No	20% increase of SI max 60 days
Business equipment	Up to Contents SI	£10,000
Money	£500	£5,000
Credit cards	£500	£5,000
ID fraud	No	£50,000 with inner limits
Student contents	Included within temporary removal	£15,000
Relatives cover	No	£5,000
Death of artist	No	100% item SI
Theft from outbuildings	£3,000	£15,000
Other		
Quad bikes	No	£5,000
Golf clubs overseas	Not as standard	Yes
Car jacking	No	No
Watercraft and trailer	No	£5,000
Legal expenses	£50,000 (optional)	£100,000
Travel	No	Yes (optional)
Home emergency	£250	£500
Sports club – membership fees, injury	No	No

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