

# SUMMARY OF LIMITS

This document should be read in conjunction with the policy wording and schedule.

The maximum amount we will pay in respect of any one claim is:

General	
Home Emergency Assistance	£500
Legal Expenses	£100,000
Jury Service	Up to £2,500 during the period of insurance, not exceeding £150 per day
Buildings	
Sum insured on policy schedule	
Alternative accommodation costs	Up to 3 years
Domestic energy and water expenses	£5,000 for an insured loss, up to a maximum of £10,000 in total for any one claim
Emergency access	Up to buildings sum insured
Environmental upgrade	<ul style="list-style-type: none"> <li>£1,000 for an insured loss exceeding £10,000</li> <li>£2,500 for an insured loss exceeding £25,000</li> <li>£5,000 for an insured loss exceeding £50,000</li> </ul>
Environmental buildings materials	<ul style="list-style-type: none"> <li>£1,000 for an insured loss exceeding £10,000</li> <li>£2,500 for an insured loss exceeding £25,000</li> <li>£5,000 for an insured loss exceeding £50,000</li> <li>£50,000 following a total loss of your home</li> </ul>
Environmental expenses	<ul style="list-style-type: none"> <li>£5,000 for environmental consulting services</li> <li>£500 for the purchase of carbon offsets</li> </ul>
Forced Evacuation	Up to 30 days
Legal fees for removal of squatters	£10,000
Loss of rent	Up to 3 years
New fixtures and fittings	Up to 10% of buildings sum insured
Property owner's legal liability	£5 million
Trace and access	£15,000 in total for any one buildings and contents claim
Trees, shrubs, plants and lawns	5% of buildings sum insured and a limit of £1,000 for any one tree, shrub or plant
Upgrading security systems	£10,000
Contents and Valuables	
Sum insured on policy schedule	
Alternative accommodation costs	Up to 3 years
Business equipment	£10,000
Computer information	£5,000
Contents in a furniture depository	Up to contents sum insured
Contents in the garden, greenhouses, garages and outbuildings	£15,000
Debris removal	£1,000
Death of an artist	100% increase of the sum insured of that item
Defective title	20% of the valuables sum insured, up to a maximum of £25,000 per anyone item
Emergency access	Up to contents sum insured
Employer's legal liability	£10 million
Fatal accident	£25,000

Forced Evacuation	Up to 30 days
Food in a freezer	Up to contents sum insured
Hired marquees	£20,000
Hand or wind propelled watercraft (up to 12 feet in length)	£5,000 per craft
Hole in one	£500
Identity fraud	£50,000 (with inner limits)
Loss of rent	Up to 3 years
Metered oil, water or gas	£10,000
Money and Credit cards	<ul style="list-style-type: none"> <li>• £5,000 for money</li> <li>• £5,000 for credit cards</li> </ul>
Newly acquired contents and valuables	20% increase on contents and valuables sum insured
Occupier's and personal legal liability	£5 million (up to £2 million for legal liability involving quad bikes)
Quad bikes	£5,000
Reinstatement of deeds and documents	£5,000
Relative's contents	£5,000
Religious festival and wedding gifts	20% increase on contents and valuables sum insured
Students' contents	£15,000
Tenants improvements	20% of contents sum insured
Tenants liability	20% of contents sum insured
Theft from outbuildings	£15,000
Theft from an unattended vehicle	£15,000
Trace and access	£15,000 in total for any one contents and buildings claim
Trailers (up to 12 feet in length)	£5,000 per trailer
Unspecified Valuables single article limit	£5,000
Visitors' personal effects	£5,000
Wine and Spirits	Up to £25,000 per collection or up to £500 per bottle