

# Key Benefits: Home & Contents Insurance



**EMERALDLIFE**



## WHAT OUR HOME INSURANCE INCLUDES

Our property insurance covers you against a wide range of eventualities. This includes damage or loss caused by fire, floods, storms, freezing temperatures, escape of water or oil caused by leaking pipes – and damage caused by your home being burgled or attacked. Our policies also protect you for damage or loss caused by homophobic or hate crimes. The key details of our home insurance cover are:

### HOME INSURANCE – IN A NUTSHELL

	CORE	CORE+	PREMIER
<b>Total sum insured</b>	£500,000	£500,000	Up to £1,500,000
<b>Replacing locks and/or keys</b>	£500	£500	Sum insured
<b>Alternative accommodation</b>	£100,000 up to 12 months	£100,000 up to 12 months	20% sum insured up to 24 months
<b>Subsidence excess</b>	£1,000	£1,000	£1,000
<b>Drains, pipes and cables</b>	Up to sum insured	Up to sum insured	Up to sum insured
<b>Property owner liability</b>	£2,000,000	£2,000,000	£2,000,000
<b>Breakage of fixed glass and bathroom fittings</b>	Up to sum insured	Up to sum insured	Up to sum insured
<b>Finding leaks, trace, and access</b>	£1,000	£1,000	Up to sum insured or £15,000 outside the home
<b>Entry by emergency services</b>	£750	£750	£3,000
<b>Accidental leakage of water or oil (metered)</b>	£250	£250	£2,000
<b>Maximum unoccupied period</b>	30 days	30 days	60 days
<b>Excess</b>	£250	£250	£500

## WHAT OUR CONTENTS INSURANCE INCLUDES

We know that a home is more than just four walls and a roof. Everything inside is a reflection of you, your personality, and your memories. So our contents insurance is designed to protect you, your loved ones, and your possessions from almost any eventuality.

Contents insurance from Emerald covers your belongings and personal possessions against loss or damage caused by disasters such as floods, storms and fires – as well as against theft, and homophobic or hate crimes. We also cover your cash and credit cards, and other assets like digital downloads of films and music, art, memorabilia, and other collections. Our policies include:

- £50,000 of cover with Emerald Core, £75,000 with Emerald Core+ and between £75,000 and £150,000 (your choice) with Emerald Premier
- Up to £5,000 of cover for digital assets such as music downloads
- Items kept in a garage or shed covered up to £1,000 with our Core and Core+ policies, and up to 5% of your total coverage with our Premier policy
- Accidental damage add-on cover – includes £5,000 of cover for damage caused by pets
- Up to a value of 20% of the total sum insured for tenant liability within your policy
- More expensive items can be added to your cover individually – up to a value of £10,000 per item
- Up to £5,000 of cover for theft of plants or garden furniture



## CONTENTS INSURANCE – IN A NUTSHELL

FEATURE	CORE	CORE+	PREMIER
Sum insured	£50,000	£75,000	Up to £150,000
Credit cards	£1,000	£1,000	£5,000
Replacing locks	£500	£500	Sum insured
Alternative accommodation	£10,000 up to 12 months	£15,000 up to 12 months	20% sum insured up to 24 months
Money in home	£750	£750	£2,000
Total valuables in home limit	£17,000	£25,000	1/3 sum insured
Unspecified valuables single item limit	£2,000 one item	£2,000 one item	£5,000 one item
Specified valuables in home single item limit	Up to £10,000 for single items	Up to £10,000 for single items	Up to £10,000 for single items
Frozen foods	£1,000	£1,000	Sum insured
Accidental damage for electrical goods (e.g. TVs, DVDs, PCs)	£1,500 per item	£1,500 per item	Sum insured
Christmas/weddings/uplift in sum insured	£3,000	£3,000	15% of sum insured
Business equipment	£5,000	£5,000	£20,000
Sports/camping items cover	£5,000	£7,500	Sum insured
Outside plants in garden	£500 for theft	£500 for theft	£500 per plant, £5,000 in total
Items in garage/outbuildings	Up to £1,000	Up to £1,000	5% of sum insured
Items outside of house but within boundaries	£1,000	£1,000	£1,000
Liability to employees	£10,000,000	£10,000,000	£10,000,000
Student belongings	£2,000, includes foster children	£2,000, includes foster children	£5,000, includes foster children
Items temporarily removed from home	£5,000	£5,000	£10,000
Parents in care homes	£5,000	£5,000	£5,000
Digital assets (downloaded music and films, etc.)	£2,000	£2,000	£5,000
Guests' personal effects	£500	£500	£5,000
Domestic staffs' personal effects	£0	£0	Treated as part of family, covered under contents (provided they live-in)
Tenants' liability	£10,000	£15,000	20% of sum insured



FEATURE	CORE	CORE+	PREMIER
Legal liability	£2,000,000	£2,000,000	£2,000,000
Documents: title deeds, passports, certificates	£500	£500	£10,000
Maximum unoccupied period	30 days	30 days	60 days
Excess	£250	£250	£500

## PERSONAL POSSESSIONS AWAY FROM HOME COVER – IN A NUTSHELL

	CORE	CORE+	PREMIER
Maximum total personal possession cover (unspecified and specified items)	£17,000	£25,000	1/3sum insured
Unspecified item – Sum insured	Minimum purchase £2,000, selected up to maximum £10,000	Minimum purchase £2,000, selected up to maximum £15,000	Minimum purchase £5,000, selected up to maximum £25,000
Unspecified single item limit	£2,000	£2,000	£5,000
Money	£750	£750	£1,500
Credit cards	£750	£750	£1,500
Specified items – single item limit	Excess of £2,000, maximum £10,000	Excess of £2,000, maximum £10,000	Excess of £5,000, maximum £10,000
Bicycle cover	Maximum value per bicycle £3,000	Maximum value per bicycle £3,000	Maximum value per bicycle £3,000
Maximum period overseas	30 days	30 days	60 days

## FEEL EVEN MORE AT HOME WITH OUR ADDITIONAL EXTRAS

Our Home and Contents insurance comes with a host of additional extras to help you protect the extra-special things about your home.

- **Legal expenses cover** – provides cover against supplier discrimination, unfair or constructive dismissal and social media defamation and more.
- **Additional coverage for bicycles** up to a value of £3,000.
- **Accidental damage** (including **damage by pets** up to £5,000) up to the contents sum insured – a great way of safeguarding your most valuable possessions. This doesn't include mechanical or electronic failure.