

Protecting your customers' homes and much, much more

# Home insurance Product Guide

**This guide** gives you the essential product information you need to provide your clients with the most suitable cover. It also includes some important notes about underwriting and acceptance and the requirements for security discounts.

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## Section two

### Underwriting and acceptance

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## Section one – Product information. Important notes about this Product Guide.

### Important notes

1. Information contained in this guide is for standard risks situated in the United Kingdom, Isle of Man and Channel Islands and is correct at the time of printing but may be subject to periodic change.
2. Properties that are unoccupied, let to tenants, used as weekend, weekday or holiday homes, etc. may be subject to restricted cover and/or increased premium. Refer to your Aviva Operations team.
3. Details of cover given in this guide are summaries only. Please consult the policy wording for full details.

### Insurance Premium Tax (IPT)

Insurance Premium Tax (IPT) at the appropriate rate should be added to all premiums unless indicated.

Insurance Premium Tax does not apply in respect of second Homes Abroad, however local taxes may apply.

### Monthly payment

Premiums can be paid annually or monthly. There is a 6% administration charge each month for premiums paid monthly.

The administration charge is subject to Insurance Premium Tax paid by Aviva and not passed on to the customer.

### Note to agents operating scheme or delegated authority business

This guide may contain optional covers for risks that cannot be written under your contract. Please check your contract or ask your Aviva Operations team if in doubt.

## Home insurance from Aviva. Protecting your customers' homes and much, much more.

This guide contains details of our range of home insurance products and additional options. Our products are designed to give you the greatest flexibility in setting up a package to suit your customers' requirements. You will find most of the information you need in this guide, but if necessary your Operations contact will be pleased to help you. You can choose between:

### Home Plus – insurance designed for your customers' lives

Build an appropriate package for your customers with our tailor-made insurance. You can choose the sum insured required for Buildings and/or Contents, then customise the policy from our range of extras.

### Choose Home Plus for:

- a specified sum insured;
- Buildings only cover;
- high level of valuables;
- large number of specified items;
- non-standard construction; and/or
- wide range of add-ons.

### Your House – home insurance made simple

Our bedroom-rated product for Contents worth up to £55,000. This product has been designed to make your life as easy as possible, offering you and your customers excellent cover with a range of options. Prices are based on the number of bedrooms to give your customers confidence that their sum insured is adequate.

#### Choose Your House for:

- customers unsure of their Contents sum insured;
- homes with up to 4 bedrooms;
- maximum £55,000 Contents sum insured;
- homes of standard construction;
- homes occupied by your customers and their families only; and/or
- a quick and easy quote.

#### Clubline benefits

Customers with Your House and Home Plus benefit from being Clubline members. This gives them access to an award-winning claims service, which regularly has around 90% customer satisfaction levels plus a range of free advice available over the telephone.

They are eligible for a number of further options and benefits including:

- Identity Theft Helpline
- Travel cover
- Family Legal Protection
- Caravan
- Home and Garden section
- Sports section
- Personal Accident
- Tax and legal advice
- Home Doctor
- Working From Home (Home Plus only)
- Small Craft (Home Plus only)
- GP Helpline (Home Plus only)
- Second Homes – UK and abroad (Home Plus only).

### Distinct

A product designed for customers who have home insurance needs above and beyond standard home insurance. It provides wide-ranging cover that can be individually tailored to reflect the status and lifestyle of more affluent customers and is fully supported by dedicated underwriting and claims services.

#### Choose Distinct for:

- Contents and Art, Antiques and Collectables sum insured in excess of £75,000;
- accumulated higher levels of Personal Belongings and Contents;
- inherited higher value Contents;
- higher disposable incomes; and/or
- collections of antique furniture and/or paintings.

If you have any questions about Distinct, please refer to your Aviva contact.

Cover may be subject to policy terms and conditions.

# Home Plus – Insurance designed for your life.

## Standard cover

Start with standard Buildings and/or Contents cover.

### Buildings (see summary of standard cover)

This covers the private dwelling and its domestic garages, greenhouses and outbuildings, swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, drives, footpaths, walls, gates, fences and hedges.

Available with or without Accidental Damage.

And/or

### Contents (see summary of standard cover)

Household goods, personal effects, fixtures and fittings, including property of members of your customer's family residing with them, are covered while in the home.

Available with or without Accidental Damage.

Then tailor the product to suit your customer.

### a. Personal Belongings

Available with Contents cover – select the cover required from the following options.

#### • Clothing and Personal Belongings

This includes items worn or carried such as jewellery, watches, furs, binoculars, musical, photographic and most sports equipment.

All items can be covered by one sum insured where the individual value of any one item does not exceed the single article limit of £1,500 (£2,500 where the Clothing and Personal Belongings sum insured exceeds £5,000).

The following are not covered under Clothing and Personal Belongings: money, documents, skis, snowboards, water skis, contact lenses, hearing aids, camping and subaqua equipment, riding tack, household and business goods, vehicles, caravans, trailers, boats, boards and craft designed to be used on or in water, aircraft, pedal cycles and accompanying accessories, or any living creature.

However, some of these items can be specified if required. Refer to your Operations contact for the rates of these items.

The sum insured chosen is automatically increased by 25% whilst the customer is on holiday if they have selected travel cover.

#### • Personal money and credit/debit cards

Personal money including cash, cheques, postal orders, season tickets, travel tickets, travellers' cheques and credit, cheque guarantee and cash cards all held for social, domestic or charitable purposes.

#### • Pedal cycles

Covers all pedal cycles up to sum insured selected.

If your customer has an item not mentioned under the Personal Belongings section please ask your Operations contact if we can provide cover and on what terms.

### b. Working From Home

Available only with Contents, the Working From Home extension provides Contents, stock and liability cover for people working from their home in a clerical capacity.

Minimum sum insured of £2,000, maximum £15,000.

### c. Small Craft

Indemnity cover for craft up to and including 5 metres (16ft) long which have a maximum speed not exceeding 49 mph.

Optional cover available for outboard motors and trailers.

### d. Caravan

Cover for the caravan, its fixtures and fittings and, if required, for ancillary equipment such as awnings.

### e. Family Legal Protection

Cover for legal costs and expenses for pursuit and defence of a range of disputes.

### f. Travel

Annual cover for insured person, their partner and dependent children. Available with Buildings or Contents.

### g. Personal Accident

£20,000 Accidental Death only (£2,500 for eligible children).

### h. Sports section

Various covers with a sporting theme including Accidental Damage to clubs, sticks, etc. whilst in use, wider theft from unattended vehicles cover, the loss of club membership fee and accidental death from a sporting injury.

### i. Home and Garden section

Includes:

- garden cover;
- home emergency service; and
- pairs and sets cover.

### j. Second homes – UK and abroad

Cover available in UK, Republic of Ireland, France, Portugal or mainland Spain up to sum insured selected (maximum of £50,000 Contents and £250,000 Buildings sum insured).

### Excesses

The standard excess for Contents and Buildings cover is £60.

The Buildings option has a £1,000 excess in respect of subsidence, heave and landslip. There is an option to increase these excesses in return for a discount.

## Home Plus – Summary of standard cover.

The table below is a summary of cover, sums insured and limits. For full details of cover, please refer to the policy or your Operations contact.

Standard cover – Buildings	
<b>Buildings</b>	Up to sum insured selected
<b>Cost of alternative accommodation</b>	20% of sum insured
<b>Damage caused by emergency services</b>	Up to sum insured
<b>Loss of rent</b>	20% of sum insured
<b>Property Owner's Liability</b>	£2,000,000
<b>Tracing and accessing leaks</b>	£5,000

Standard cover – Contents		
<b>Contents</b> Up to sum insured selected	<b>Personal money</b> £500	<b>Theft of Contents from garage</b> Up to sum insured
<b>Contents in the open</b> £1,000	<b>Loss of domestic heating fuel</b> Up to sum insured	<b>Theft of Contents from outbuildings</b> £2,500
<b>Contents temporarily removed</b> (This includes cover for students living away, provided they live with their parents out of term time) 20% of sum insured	<b>Loss of metered water</b> £1,000	<b>Title deeds</b> £2,500
	<b>Loss of rent and cost of alternative accommodation</b> 20% of sum insured selected	<b>Valuables*</b>  <b>Limit</b> One-third of Contents sum insured
<b>Damage caused by emergency services</b> Up to sum insured	<b>Occupiers' and Personal Liability</b> £2,000,000	
<b>Employer's Liability</b> £10,000,000	<b>Replacement locks</b> Up to sum insured	<b>Single article limit</b> 5% of Contents sum insured or £2,000 whichever is greater
<b>Fatal injury benefit</b> £5,000	<b>Spoilage of food in freezer</b> £1,000	<b>Visitors' effects</b> £1,000
<b>Household removals</b> Up to sum insured	<b>Tenants' Liability</b> 20% of sum insured selected	<b>Wedding gifts and religious festivals</b> £3,000 automatic increase in sum insured selected

\*Valuables comprise of stamp, coin or medal collections, pictures, other works of art, articles of gold, silver or other precious metal, jewellery or fur.

Cover may be subject to policy terms and conditions.

## Home Plus – Summary of optional cover.

The table below is a summary of optional covers available, sums insured and limits. For full details of cover, please refer to the policy or your Operations contact.

Optional cover		
<b>Personal Belongings</b>	<b>Accidental Damage Buildings</b> Up to sum insured selected	<b>Second Homes</b> Refer to page 16 for details
<b>Clothing and Personal Belongings</b> Up to sum insured selected (£2,000 min); Single article limit £1,500 (where sum insured exceeds £5,000 single article limit £2,500)	<b>Contents</b> Up to sum insured selected	<b>Small Craft</b> Up to sum insured selected (£10,000 max)
<b>Personal money</b> £750	<b>Caravan</b> Up to sum insured selected (£4,000 min)	<b>Sports section</b> Refer to page 14 for details
<b>Credit/debit cards</b> £1,000	<b>Family Legal Protection</b> £50,000	<b>Travel</b> Refer to pages 10-12 for details.
<b>Pedal cycles</b> Up to sum insured selected	<b>Home and Garden section</b> Refer to page 13 for details	<b>Working From Home</b> Up to sum insured selected (£2,000 min, £15,000 max); samples/stock £1,000
<b>Theft from unattended road vehicles</b> £1,000 (Provided that the items are in a locked, concealed luggage compartment or glove box and any loss results from forcible and violent entry to a securely locked vehicle)	<b>Personal Accident</b> Refer to page 13 for details	

Below is a list of covers which can be increased, on request, for an additional premium.

Buildings	Contents
<b>Cost of alternative accommodation</b> Up to sum insured selected	<b>Contents in the open</b> Up to £5,000
<b>Loss of rent</b> Up to sum insured selected	<b>Legal liability to paying guests</b> Up to £2,000,000
<b>Property Owner's Liability</b> Up to £5,000,000	<b>Loss of rent and cost of alternative accommodation</b> Up to sum insured selected
<b>Personal Belongings</b>	<b>Occupiers' and Personal Liability</b> Up to £5,000,000
<b>Credit/debit cards</b> Up to £3,000	<b>Spoilage of food in freezer</b> Up to £2,000
<b>Personal money</b> Up to £1,000	<b>Theft from outbuildings</b> Up to £5,000
<b>Theft from unattended vehicles</b> Up to £5,000	



## Your House – Home insurance made simple.

### Standard cover

Your House allows you to be flexible in choosing the cover for your customers. Start with standard Contents cover.

**Contents** (see summary of standard cover)

Household goods, personal effects, fixtures and fittings, including property of your customer's family residing with them, are covered while in the home.

Available with or without Accidental Damage.

Then choose from the following options:

#### a. Personal Belongings

Accidental loss or damage to Clothing and Personal Belongings in and away from the home and abroad all year round. (Available as an option for £2,000, £3,000, £4,000 or £5,000 cover.) Personal Belongings cover includes personal money up to £750, credit/debit cards up to £1,000, any number of pedal cycles as long as the highest value is not greater than £500 (this limit can be increased if required) and theft from locked luggage boot of unattended road vehicles up to £1,000 (this limit can be increased up to a maximum of £2,000. Refer to your Operations contact for premiums).

Clothing and Personal Belongings cover excludes: money, documents, skis, snowboards, water skis, contact lenses, camping and subaqua equipment, riding tack, household and business goods, vehicles, caravans, trailers, boats, boards and craft designed to be used in or on the water, aircraft, pedal cycles and accompanying accessories and any living creature. Some of these items can be covered under Specified Personal Belongings.

#### b. Specified Personal Belongings

- Index linked.
- Available with the Personal Belongings option only.
- Items of Personal Belongings which are excluded from Clothing and Personal Belongings or exceed the single article limit of £1,500 may be specified.
- If the total sum insured on specified items exceeds £10,000 the risk must be placed under Home Plus.

Please refer to your Operations contact for the rates of these items.

#### c. Buildings

Available with or without Accidental Damage.

#### d. Travel

Annual cover for the proposer, their partner and dependent children.

#### e. Family Legal Protection

Cover for legal costs and expenses for pursuit and defence of a range of disputes.

#### f. Caravan

Cover for the caravan, its fixtures and fittings and, if required, for ancillary equipment such as awnings.

#### g. Home and Garden section

Includes:

- garden cover;
- home emergency service; and/or
- pairs and sets cover.

#### h. Personal Accident

£20,000 Accidental Death only  
(£2,500 for eligible children).

#### i. Sports section

Various covers with a sporting theme including Accidental Damage to clubs, sticks, etc. whilst in use, wider theft from unattended vehicles cover, the loss of club membership fee and accidental death from a sporting injury.

#### Excesses

The standard excess for Contents and Buildings is £60.

The Buildings option has a £1,000 subsidence, heave and landslip excess. There is an option to increase these excesses in return for a discount.

Cover may be subject to policy terms and conditions.

## Your House – Summary of standard cover.

The table below is a summary of cover, sums insured and limits. For full details of cover, please refer to the policy or your Operations contact.

Standard cover		
Home Contents and Personal Belongings in the home £55,000	Fatal injury benefit £5,000	Tenants' Liability £8,000
Accidental damage to audio/audio-visual equipment, computers, mirrors and glass Up to sum insured	Homeworking equipment – fax, PC, office furniture, etc. (No liability for stock, maximum £1,500 per item) £5,000	Theft of Contents from garage Up to sum insured
	Household removals Up to sum insured	Theft of Contents from outbuildings £2,500
Contents in the open £1,000	Loss of domestic heating fuel Up to sum insured	Title deeds £2,500
Contents temporarily removed from the home (This includes cover for students living away, provided they live with their parents out of term time) £5,000	Loss of metered water £1,000	Valuables* total 1 or 2 bedrooms     £8,000 3 bedrooms         £10,000 4 bedrooms         £12,500 Single article limit   £2,000
	Occupiers' and Personal Liability £2,000,000	
Cost of alternative accommodation £7,000	Personal money £500	Visitors' effects £1,000
Damage caused by emergency services Up to sum insured	Replacement locks Up to sum insured	Wedding gifts and religious festivals Additional £3,000
	Employer's Liability £10,000,000	

\*Valuables comprise of stamp, coin or medal collections, pictures, other works of art, articles of gold, silver or other precious metal, jewellery or fur.

## Your House – Summary of optional cover.

The table below is a summary of optional covers available, sums insured and limits. For full details of cover please refer to the policy or your Operations contact.

Optional cover		
Additional Personal Belongings in and away from the home	Specified items over £1,500 (Valuation required on all items valued over £5,000) Optional	Caravan Optional
Cover abroad up to 365 days in any year of insurance		Family Legal Protection £50,000
Clothing and Personal Belongings - Standard £2,000 - Options to increase this limit in £1,000 bands to a maximum £5,000 - Single article limit £1,500	Theft from unattended road vehicles (Provided that the items are in a locked, concealed luggage compartment or glove box and any loss results from forcible and violent entry to a securely locked vehicle) £1,000. Option to increase to £2,000	Home and Garden section Refer to page 13 for details
Credit/debit cards £1,000	Additional Contents Accidental Damage Optional	Personal Accident Refer to page 13 for details
Pedal cycles £500	Buildings Optional	Sports section Refer to page 14 for details
Personal money £750		Travel Refer to pages 10–12 for details

Cover may be subject to policy terms and conditions.

## Options available with home insurance

### Travel

Available with:

Home Plus/Your House Buildings or Contents.

Travel cover provides travel insurance for a year when added to your customer's home insurance policy at inception or renewal.

### Cover

Cover includes:

- **multi-trip**  
All trips taken by the insured during the period of insurance.
- **maximum number of days per trip**  
Any one trip must last no longer than 60 days.
- **trips within the UK**  
Trips within the UK are covered provided they are of at least two nights' duration in pre-booked accommodation.
- **business trips**  
Whilst travel cover is designed to cover conventional, non-working holidays, you are covered for up to 5 business trips abroad (non-manual duties only) per period of insurance.
- **Winter Sports**  
Winter sports holidays can be covered up to a maximum of 21 days in any one year of insurance.
- **Personal baggage cover**  
This option is available to those policyholders who have decided not to take out Clothing and Personal Belongings cover under the Personal Belongings section of their policy, but who wish to cover their baggage whilst on holiday.

### Refer

Please refer to your Aviva Operations contact for holidays/trips which:

- have been booked for the purpose of participating in any sport/recreational activity; and/or
- involve motorcycling.

### Who is covered?

One premium provides cover for:

- the proposer;
- his/her domestic partner; and/or
- all the proposer's children under the age of 23 who are permanently residing with the proposer at the time the holiday/trip commences\*.

### The advantages

The advantages of taking travel are:

- one premium covers all home and travel insurance needs;
- cover is for the policyholder, their partner and dependent children under 23 years of age\* (subject to terms and conditions);
- travel is competitively priced and could save the customer money (particularly for people who take more than one holiday a year);
- claims under travel do not affect any claim-free discount the customer may have earned;
- travel does not duplicate the provision of Personal Belongings cover which can be selected under the standard home insurance contracts; and
- the customer can pay monthly premiums.

Important note: If your customer wishes to add travel insurance to their home insurance policy mid-term then they will only receive insurance for the number of days up to their next renewal. For calculation of mid-term alterations see below:

- where travel cover is added mid-term, 12 months' premium is charged other than when the next renewal date is within a period of less than six months, when 75% of the 12-month premium will be charged; and
- where the travel cover is deleted mid-term, no refund of premium will be allowed.

### More choice

The customer can also choose travel cover separately from their home insurance policy.

Product available:

- annual holiday travel – providing cover for an unlimited number of holidays of up to 31, 45, 60 or 90 days and one winter sports holiday up to 21 days.

\*Children aged over 17 years are covered only if they are still in full-time education.

Please use the table below as a summary only. For full details of your customers' travel insurance please refer to the travel policy section.

Section	Cover	Policy limits for each insured person per trip	Excesses for each insured person per incident
A	Cancellation charges	£5,000	£50 (£10 loss of deposit)
B	Emergency medical and associated expenses	£5,000,000	£50
C	Hospital benefit Holiday disruption	£25 for each 24-hour period (£1,000 maximum) £250	Nil
D	Abandonment	£5,000	£50
E	Personal accident	£15,000 death benefit (£1,000 if under 16 years old) £25,000 permanent total disablement (£15,000 if over 70 years old)	Nil
F	Personal liability	£2,000,000	Nil or £100
G	Delayed departure Abandonment after a 24-hour delay	£25 for each 12-hour period (£250 maximum) £5,000	Nil £50
H	Missed departure	£1,000	Nil
I	Legal expenses and advice	£50,000	Nil
J	Hijack and mugging	£50 for each 24-hour period (£1,000 maximum)	Nil
K	Catastrophe cover	£750	£50
L	Pet care	£25 for each 24-hour period (£250 maximum)	Nil
M	Temporary or emergency passport	£500	Nil
N	Personal money	£500 (£300 limit for cash) (£100 limit for cash if aged under 16)	£50
O	Delayed baggage	£200 after a 12-hour period	Nil
P	Baggage	£1,500 (£300 single article limit and £400 total Valuables limit)	£50
Q	Winter sports equipment*	£500 for your equipment £500 for hired equipment	£50
R	Delay due to avalanche*	£200	Nil
S	Piste closure*	£20 or £30 for each day (£500 maximum)	Nil
T	Ski pack*	£500	Nil
U	Inability to take part in winter sports activities*	£20 for each day (£200 maximum)	Nil

\*Only applicable if you have selected Winter Sports cover.

### General exclusions which apply to the whole travel policy section

The policy does not cover the following:

1. *Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not contributed to by any other cause or event:*
  - war;
  - invasion;
  - act of a foreign enemy;
  - hostilities or warlike operation or operations (whether war has been declared or not);
  - civil war;
  - revolution, rebellion or insurrection;
  - civil commotion which is of such severity or magnitude that it can amount to or be likened to an uprising;
  - military power (even if properly authorised by the duly elected government);
  - usurped power;
  - any action taken to prevent, control or suppress, or which in any way relates to, any of the above.
2. *Claims directly or indirectly caused by:*
  - a. *ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;*
  - b. *the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of an assembly; or*
  - c. *pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.*
3. *Death, injury, illness or disability resulting from suicide or attempted suicide, exposure to danger which can reasonably be predicted (unless the insured person is trying to save human life), sexually transmitted diseases or the insured person being under the influence or effect of alcohol or drugs (other than drugs taken under medical supervision and not for treating drug addiction).*
4. *Any loss that is not the direct result of the insured incident itself.*
5. *Any claim arising, directly or indirectly, from the failure, or fear of failure, of equipment or computer program to recognise or correctly interpret or process any date as the true or correct date, or to continue to work correctly after that date. This exclusion does not apply to the emergency medical and associated expenses, Hospital benefit or Personal accident sections.*

### Medical and general warranty

Please read this carefully as it may affect the insured person's cover.

#### Medical warranty

1. At the time of buying or renewing the insured person's travel insurance or when booking a trip (whichever is later), each insured person must guarantee the following:
  - a. the insured person has told us if they have received advice, medication or treatment for any serious chronic or recurring illness, injury or disease in the last 12 months;
  - b. the insured person has told us if they are under investigation or awaiting results for any diagnosed or undiagnosed medical condition;
  - c. the insured person has told us if they are on a waiting list for, or are aware of the need for in-patient treatment for any diagnosed or undiagnosed medical condition;
  - d. the insured person is not travelling against their UK doctor's advice;
  - e. the insured person has told us if any close relative, close business associate, travelling companion, or person they plan to stay with (and upon whose good health their trip depends) has a serious, chronic or recurring illness, injury or disease which could have an effect on their decision to take or continue their trip; and/or
  - f. the insured person has told us if they have a terminal illness.
2. If, between booking a trip and the departure date or the renewal date (whichever is sooner) the insured person has received medical advice for a potentially serious illness or injury their travel insurance will cover them for cancellation of their trip. However if they still wish to travel, we will advise them if they will be covered for emergency medical and associated expenses, Hospital benefit or abandonment claims relating to this condition.
3. If, between booking a trip and the departure date or the renewal date (whichever is sooner) anyone upon whose good health the insured person's trip depends, such as a close relative or travelling companion, receives medical advice for a potentially serious illness or injury their travel insurance will cover them for cancellation of their trip. However if they still wish to travel, we will advise them if they will be covered for abandonment claims relating to this condition.

#### General warranty

At the time of buying or renewing their travel insurance or when booking a trip (whichever is later), the insured person is not aware of any non-medical reason why the proposed trip could be cancelled or abandoned.

## Personal Accident

Available with:

Home Plus/Your House Buildings or Contents.

### Cover

- £20,000 in respect of accidental death only (£2,500 for eligible children).
- Cover ceases at 75th birthday.

### Eligibility criteria

- Any occupation acceptable.
- Maximum acceptable policyholder age 70 for new business.

## Home and Garden section

Available with:

Home Plus/Your House Contents.

### Cover

#### Garden cover

- £2,500 for the cost of re-landscaping policyholder's garden (including replacing plants, trees and shrubs).
- Cover against theft, malicious damage, fire, explosion, lightning, riot, collision by vehicles, animals or aircraft and anything dropped by them.
- £250 single article limit.

#### Home emergency service

Cover is for the call-out charge, up to 3 hours labour charges for an engineer, plus parts or materials up to £100 where:

- the primary heating system fails;
- the plumbing or drainage system fails;
- the electricity supply system fails;
- the only permanently installed cooking system fails;
- the external locks, doors or windows have failed or been damaged; and/or
- the only available key to the home has been lost, preventing access.

#### Contents pairs and sets

- Cover for replacing any undamaged items forming part of a set, suite or other article of a uniform nature, design or colour, where damaged replacement items cannot be matched with the originals.
- The valuables single article limit applies.

## Sports section

Available with:

Home Plus/Your House Personal Belongings.

### Cover

#### Personal Accident

- £15,000 in respect of accidental death arising out of a sporting injury only (£2,500 for eligible children).
- Cover ceases at 75th birthday.

#### Theft from unattended road vehicles

- £1,000 of cover for theft from ANYWHERE within a vehicle.
- £2,500 of cover for theft from a locked, concealed boot or glove compartment.
- Provided force and violence are used to gain entry to a securely locked vehicle.
- Maximum £2,500 for any one occurrence.
- Policy excess applies.

#### Accidental damage cover for sports equipment whilst in use

- Cover for damage to sports racquets, bats, sticks and clubs while in play.
- Limit per insurance year £1,500.
- Single article limit £500.
- Policy excess applies.

#### Club membership loss of use

- Provides financial compensation for loss of use of sport club membership, due to a physical injury e.g. if your customer is paying £40 per month membership fee to a sporting club and cannot use the club facilities due to a physical injury we will pay the membership fee for the period of the injury.
- Maximum £500 per claim.
- A one-month excess applies.

#### Eligibility criteria

- Any occupation acceptable.
- Maximum acceptable policyholder age 70 for new business.

## Family Legal Protection

Available with:

Home Plus/Your House Buildings or Contents.

### Cover

- £50,000 of cover for legal expenses and costs for a wide range of disputes.

### Excess

- £50 excess applies under this section.

Cover may be subject to policy terms and conditions.



## Caravan

Available with:  
Home Plus/Your House Buildings or Contents.

### Cover

- Applies to non-motorised tourer models only.
- Covers the caravan and its fixtures, fittings, furnishings and utensils inside the caravan.
- Option to include ancillary equipment such as awnings and camping equipment.
- Claims settlement is on an indemnity basis unless the caravan is under 2 years old and is a total loss.
- Cover while in the United Kingdom, Republic of Ireland, Channel Islands, Isle of Man, Andorra, Austria, Belgium, Czech Republic, Denmark, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, Italy, (including San Marino and the Vatican City), Luxembourg, the Netherlands, Norway, Portugal, Slovakia, Spain, Sweden and Switzerland (including Liechtenstein).
- Minimum sum insured for caravans is £4,000.
- Minimum sum insured for ancillary equipment is £400.

### Excess

A £60 excess applies under this section.

## Small Craft

Available with:  
Home Plus Buildings or Contents.

### Cover

- Available for craft not exceeding 5 metres (16 ft) in length.
- Craft must have a designed maximum speed not exceeding 49 mph.
- Maximum sum insured of £10,000.
- Covers the craft and its inboard engine (if applicable), and other specialist equipment.
- Option to cover outboard motor and trailer/trolley.
- Claims settlement is on an indemnity basis.

Separate Small Craft application form to be completed (ref. BHHHP1817(V28)).

### Excess

A £60 excess applies under this section.

## Second Homes

Available with:  
Home Plus Buildings or Contents.

### Cover

- Available in UK, France, mainland Spain, Portugal or Republic of Ireland up to sum insured selected.

Please complete one of the following application forms and return it to your Aviva Operations contact.

- For second homes abroad, complete the separately named Second Homes Abroad application form (ref. BHHHP1824(V28)).
- For second homes in the UK complete the main home insurance application form (ref. BHHHP1822(V28)).

### Eligibility criteria

- Second home must be of standard construction and in a good state of repair.
- Maximum of £50,000 Contents and £250,000 Buildings sum insured (Second Homes Abroad only).
- Main residence must be in the UK and insured under the Home Plus policy.

### Excess

A £60 excess applies under this section.

## Working From Home

Available with:  
Home Plus Contents.

### Cover

Cover for customers working from home in a clerical capacity, including those who receive business visitors in their home.

Maximum sum insured of £15,000, minimum sum insured of £2,000.

### Package of cover includes:

- office equipment, supplies and furnishings while in the home;
- office equipment temporarily away from the home up to 30% of the sum insured chosen;
- samples and stock up to £1,000 while in the private dwelling;
- Public Liability, in respect of clerical activities only, connected with the trade, business or profession and carried out in the home;
- Employer's Liability for clerical assistants; and/or
- theft by visitors.

### Main exclusions

*Cover does not apply for product and treatment liabilities and any loss that is not the direct result of the insured incident itself.*

### Excesses

Office equipment outside the home is £100.

Standard excess is £50.

Prices for Working From Home are available from your Operations contact.

## Section two – Underwriting and acceptance.

### Important notes about this underwriting and acceptance section

#### Your House and Home Plus

##### Refer

Please refer to your Aviva Operations team:

- a. if any of the shaded boxes on the application form are ticked;
- b. for details of cover and rates in respect of property not catered for in this Guide; and/or
- c. when considering application forms involving any of the following occupations:
  - circus/fairground workers;
  - dealers/traders;
  - gambling/gaming;
  - professional sportspersons;
  - students;
  - models; and/or
  - TV/radio/pop music/entertainment.

A clear description of both the proposer's and partner/joint proposer's occupation must always be obtained. Descriptions such as 'Company Director', 'Dealer', 'Consultant' are not sufficient.

### Acceptance Buildings cover

#### Subsidence

##### Refer subsidence cases

These risks are likely to carry an increased exposure to subsidence damage.

A completed application form and subsidence questionnaire will be required. In some cases, additional information at the proposer's expense, such as a recently completed structural engineer's report, may also be requested. If acceptable an increased rate and/or excess may be required.

##### Properties which have previously suffered from subsidence damage

These risks should remain with the current insurer irrespective of Buildings district.

##### Subsidence excess

The standard subsidence excess of £1,000 may be increased for a reduction in premium. Please refer to your Aviva Operations contact for more information.

## Security

### Security discounts

- Applicable to Contents, Personal Belongings and Working From Home premiums.
- Discounts do not apply to the premium in respect of Contents (including Working From Home) and Accidental damage extension under Home Plus.
- The locks discount does not apply in postcode areas where a minimum standard of security is required.

The following locks qualify for the discounts.

Main entrance door	A B C or D
Other external doors	A B C D or E
Sliding patio doors	A B C D E or F
All accessible opening windows (i.e. those on the ground floor or any other floors which can be reached from another structure like a garage or porch)	G

### Key

A	Mortice deadlock of at least 5 levers
B	Lock approved to BS3621
C	Rim automatic deadlatch with key-locking handle on the inside
D	Key-operated multi-point lock with at least 3 fixing points and a lock cylinder with at least 5 pins
E	Existing locks plus key-operated security devices at the top and bottom
F	Key-operated patio door lock mounted internally on the centre rail(s)
G	Key-operated security devices

### Excess

For those receiving a security discount a £100 excess will apply in respect of claims for theft from the private dwelling while it is left unattended if the locks/locks and alarm are not put into operation at the time of the incident.

### Minimum security areas

In postcode areas where minimum security requirements apply, risks are acceptable only if the proposer installs the appropriate door and window locks as detailed.

### Security condition

#### Contents and/or Personal Belongings section(s)

1. The following security devices must be fitted and put into operation whenever the private dwelling is left unattended.
  - a. Either:
    - i. a lock approved to BS3621; or
    - ii. a mortice deadlock of at least 5 levers; or
    - iii. a rim automatic deadlatch with a key-locking handle on the inside; or
    - iv. a key-operated multi-point locking system with at least 3 fixing points and a lock cylinder with at least 5 pins to the main entrance door.
  - b. Key-operated security devices top and bottom in addition to existing locks or a lock to the standard in
    - a. above to all other external doors except sliding patio doors.
    - b. above to sliding patio doors.
  - c. A key-operated patio door lock mounted internally on the centre rail(s) or protection to the standard in
    - a. above to sliding patio doors.
  - d. Key-operated security devices to all opening windows on the ground floor and those which are accessible on other floors.
2. All keys must be removed from locks and placed out of sight when the private dwelling is left unattended.
3. External windows as described in paragraph 1d. and all external doors must be secured as above when your household has retired for the night except windows in occupied bedrooms which may be left open for ventilation.

Alternative security devices are not acceptable unless we have given our written agreement.



**Aviva Insurance Limited**

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