

ULTRA HOME

PRODUCT INFORMATION



Buildings & Contents Insurance Key Features & Benefits

BUILDINGS

LIMIT OF COVER

• Buildings – All Risks Cover - limits & exclusions apply	Up to the buildings sum insured selected
• Alterations, Additions & Improvements - subject to notification within 60 days	25% of the buildings sum insured
• Alternative Accommodation - costs of similar alternative accommodation for (including necessary cost of temporary storage of furniture and costs of accommodation for domestic pets and horses)	Up to 2 years
• Trace & Access - cost to trace and access leaking pipes outside the home	£15,000
• Compulsory Evacuation - cost of similar accommodation if a local authority prohibits access to the home following an incident occurring at a neighbouring property	Up to 30 days cover
• Emergency access to Home (including gardens) - cost of making good damage to the buildings caused by the emergency services when attending an emergency at the home	Up to the buildings sum insured selected
• Replacement Locks/Keys - cost of replacing locks and additional keys to external doors, windows, safes or alarms at the home, if the keys are lost or stolen	Up to the buildings sum insured selected
• Property Owner's Liability	£10,000,000

CONTENTS

• Contents - All Risks Worldwide Cover (includes cover for Fine Art, Antiques, Collectables, Jewellery & Watches, Business Property & Money) - limits & exclusions apply	Up to the contents sum insured selected
- Fine Art, Antiques & Collectables*	Single item limit is £25,000
- Jewellery & Watches*	Single item limit is £10,000
- Business Property - Office furniture, furnishings, equipment documents and computer equipment	Cover up to £20,000
- Money	Cover up to £5,000
*Items over the single item limits can be individually insured as specified contents	
• Occupier's & Personal Liability - excludes liability arising out of your business	£10,000,000
• Employer's Liability - liability to domestic staff arising out of work they are employed to do	£10,000,000
• Replacement Locks/Keys - cover if keys to external doors, windows, safes or alarms are lost or stolen	Up to the contents sum insured selected
• New Acquisitions - cover for newly acquired contents, subject to notification within 60 days	Up to 25% of contents sum insured
• Guests' Personal Effects - excludes jewellery, watches & money	Up to £10,000
• Outdoor Items - property left permanently out of doors, including statues and garden ornaments, trees, shrubs, hedges and plants	Up to 10% of contents sum insured £2,500 any one tree, shrub, plant
• Additional Properties - cover for contents at an additional property belonging to you anywhere in the world	Up to 15% of contents sum insured or up to £50,000 at any one location

Buildings & Contents Insurance - Main Exclusions & Conditions

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| <ul style="list-style-type: none"> • Losses where building works over £50,000 are being carried out at the home – unless notified to and agreed by the underwriters • Accidental damage; theft, attempted theft; vandalism when the home is left unoccupied for over 60 days – unless agreed in advance with the underwriters | <ul style="list-style-type: none"> • The policy excess • Contents in unattended vehicles • Jewellery & watches in unattended travel baggage, halls of residence & residential care homes |
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Other Cover & Benefits

• Legal Expenses - includes cover for personal injury, clinical, consumer contract & property disputes	Up to £100,000
• Home Emergency Assistance - cover for call out charges, materials and parts	Up to £1,000 (inc VAT) per emergency
• Identity Fraud Detection & Assistance - access to credit reports & identity fraud protection information & advice. Note - this service is <u>not</u> insurance	

A copy of the Ultra Home policy wording with the full terms and conditions of the cover is available on request or can be downloaded from www.homeandlegacy.co.uk

Registered address: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom. Registered in England No. 3007252.
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Calls may be recorded for our joint protection, training and/or monitoring purposes.

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