

Summary of cover limits

The table below outlines the cover provided under the Everyday and Premier Santander Home Insurance options so you can see at a glance the standard cover limits and optional additional cover available.

Full details of the terms and conditions of each element of cover can be found in the policy booklet.

Contents section	Everyday	Premier
Specific limits that apply to each option are shown below:		
Cover	Cover limit	Cover limit
Contents sum insured	Up to £50,000	Unlimited
Total unspecified valuables	£10,000 (option to increase up to £20,000)	£10,000 (option to increase up to £50,000)
Valuables single item limit	£2,500 <i>Valuable items worth more than £2,500 need to be specified on the policy.</i>	£2,500 <i>Valuable items worth more than £2,500 need to be specified on the policy.</i>
Personal money in the home	£500	£500
Visitors' personal belongings	£1,000	£1,000
Contents in garden*	£500	£1,000
Contents in garages*	£750	£2,500
Contents in outbuildings*	£750	£2,500
Contents temporarily removed from the home	£10,000 (£750 applies to theft from outbuildings and garages)	£10,000 (£2,500 applies to theft from outbuildings and garages)
Business equipment	£10,000 (£2,500 single item limit)	£10,000 (£2,500 single item limit)
Replacement locks	£250	Unlimited
Food in freezers	Up to the contents sum insured	Unlimited
Loss of domestic heating fuel	£2,000	Unlimited
Loss of domestic metered water	£2,000	£2,000
Household removals	Up to the contents sum insured	Unlimited
Title deeds	Up to the contents sum insured	Unlimited
Emergency access	Up to the contents sum insured	Unlimited
Digital information	Up to the contents sum insured	Unlimited
Garden cover	£2,500 (£250 single item limit)	£2,500 (£250 single item limit)
Loss of rent and the cost of alternative accommodation	£25,000	Unlimited
Fatal injury benefit	£5,000	£5,000
Occupier's and personal liability	£2,000,000	£2,000,000
Employer's liability	£10,000,000	£10,000,000
Tenant's liability	£10,000	£10,000
Unrecovered court awards	£2,000,000	£2,000,000

*Limit applies to theft or attempted theft claims only (policy limit applies to other types of claim).

Contents additional cover	Everyday	Premier
Cover	Cover limit	Cover limit
Accidental damage	Up to the contents sum insured	Unlimited

The cover and limits shown below apply to both the Everyday and Premier options.

Personal belongings

Unspecified personal belongings	Minimum sum insured £1,000 Maximum sum insured £15,000 Single item limit is £2,500 or up to the unspecified personal belongings sum insured, whichever is the lower amount.
Personal money	£500
Specified personal belongings	Items worth over £2,500 requiring cover in and away from home need to be specified on the policy.
Pedal cycles	Choice of limit based on the highest value cycle. The minimum selectable amount is £300 which will cover all cycles in the household worth up to that amount.

Buildings section	Everyday	Premier
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Specific limits that apply to each option are shown below:

Cover	Cover limit	Cover limit
Buildings sum insured	Up to £500,000	Unlimited
Emergency access	Up to the buildings sum insured	Unlimited
Tracing and accessing leaks	£2,500	£5,000
Replacement locks	£250	Unlimited
Your liability to the public	£2,000,000	£2,000,000
Loss of rent and the cost of alternative accommodation	£25,000	Unlimited

Buildings additional cover	Everyday	Premier
Cover	Cover limit	Cover limit
Accidental damage	Up to the buildings sum insured	Unlimited

Optional extras that can be added to your policy. The cover and limits shown below apply to both the Everyday and Premier options.

Cover	Cover limit
Legal services	
Legal costs and court fees	Up to £50,000
Home emergency cover	
Cost of repairs, labour and VAT per emergency	Up to £1,000
Overnight accommodation, including travel	Up to £1,000 (Overnight accommodation is covered if your home is uninhabitable as a result of the emergency).

Policy excesses – your policy schedule will confirm the excesses that apply to you

Cover	Everyday	Premier
Buildings*	Choice of excess from: £200, £300, £400, £500	Choice of excess from: £100, £200, £300, £400, £500
Buildings – subsidence	£1,000	£1,000
Buildings – escape of water	Minimum £350	Buildings excess applies
Contents**	Choice of excess from: £200, £300, £400, £500	Choice of excess from: £100, £200, £300, £400, £500
Contents – escape of water	Minimum £350	Contents excess applies
Personal belongings	£50 (applies to any personal belongings claim)	£50 (applies to any personal belongings claim)
Legal services	£0	£0
Home emergency cover	£0	£0

*No excess applies to Emergency access and Your liability to the public.

**No excess applies to Fatal injury benefit, Occupier's, personal and employer's liability and Emergency access.

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