

# Summary of cover limits

The tables below outline the cover provided under the Classic and Plus 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

In the event of a claim your policy covers you up to the contents sum insured shown below. More specific limits apply which are also shown below and are included in your overall contents sum insured unless indicated otherwise.

Cover	Classic	Plus
Contents sum insured	£50,000	Unlimited
Total valuables limit	£20,000	£50,000
Home office equipment	£10,000	Unlimited
Loss or theft of keys	£250	Unlimited
Food in freezers	£50,000	Unlimited
Loss of domestic heating fuel and metered water	£2,000	Unlimited
Loss of rent and the cost of alternative accommodation	£50,000	Unlimited
Household removals	£50,000	Unlimited
Occupier's and personal liability*	£5,000,000	£5,000,000
Employer's liability*	£10,000,000	£10,000,000
Tenant's liability	£10,000	£10,000
Emergency access	£50,000	Unlimited
Garden re-landscaping	£2,500	£5,000
Personal money in the home	£750	£750
Visitors' personal belongings	£1,000	£1,000
Contents in garden**	£1,500	Unlimited
Contents in garage/outbuildings**	£2,500	£5,000
Matching items	Not covered	Unlimited

\* These limits are not included within the overall contents sum insured.

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

## Accidental damage cover to contents:

If selected, these limits apply in addition to the limits stated above.

Cover	Classic	Plus
Accidental damage cover to contents	£50,000	Unlimited

## Personal belongings:

If selected, these limits apply in addition to the limits stated above. The cover and limits below apply to both the Classic and Plus options:

Cover	
Personal belongings in and away from your home	Minimum sum insured £1,000 Maximum sum insured £20,000 on Classic £50,000 on Plus
Personal money	£750
Personal belongings – pedal cycles	Choice of limit based on the highest value cycle The minimum selectable amount is £300, with a maximum of £5,000 which will cover all cycles in the household up to that amount

## Buildings section

In the event of a claim your policy covers you up to the buildings sum insured shown below. More specific limits apply which are also shown below and are included in your overall buildings sum insured unless indicated otherwise.

Cover	Classic	Plus
Buildings sum insured	£500,000	Unlimited
Emergency access	£500,000	Unlimited
Tracing and accessing leaks	£5,000	£5,000
Loss or theft of keys	£250	Unlimited
Loss of rent and the cost of alternative accommodation	£50,000	Unlimited
Your liability to the public <sup>^</sup>	£5,000,000	£5,000,000
Matching items	Not covered	Unlimited

<sup>^</sup> These limits are not included within the overall buildings sum insured.

## Accidental damage cover to buildings:

If selected, these limits apply in addition to the limits stated above.

Cover	Classic	Plus
Accidental damage cover to buildings	£500,000	Unlimited
Breaking into an underground pipe to clear a blockage and backfilling	£1,000	£1,000

## Optional extras that can be added to your policy

In the event of a claim your policy covers you up to the limits shown below. Both covers are available on the Classic and Plus options.

### Legal services

Legal costs and court fees	£50,000
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### Home emergency cover

24 hour emergency helpline	0345 030 7769*
Cost of repairs, labour and VAT (per emergency incident)	£1,000
Overnight accommodation (including travel)^^	£1,000

\* Calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. Calls might be recorded and monitored so that we can improve your customer experience and for the purpose of record keeping.

^^ Overnight accommodation is covered if your home is uninhabitable as a result of the emergency.

### Policy excesses

The excesses listed below are the standard excesses available on both the Classic and Plus options. Additional excesses may apply depending on your circumstances and your policy schedule will confirm the excesses that apply to you.

Cover	
Buildings* (including liability)	Choice of excess from: £100, £150, £200, £250, £300, £350, £400, £450, £500
Buildings – subsidence	£1,000
Buildings – escape of water	Minimum £450
Contents* (including liability)	Choice of excess from: £100, £150, £200, £250, £300, £350, £400, £450, £500
Contents – escape of water	Minimum £450
Personal belongings	Aligned to the contents excess
Legal services	£0
Home emergency cover	£0

\*No excess applies to Emergency access.

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