

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 [^] | £5,000,000 | £5,000,000 |
| Matching items | Not covered | Unlimited |

[^] 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 |
|----------------------------|---------|

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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