Home Insurance

Summary of cover limits

The tables below outline the cover provided under the Santander Protect and Protect Plus 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(s).

Buildings cover

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	Protect	Protect Plus
Buildings sum insured	£1,000,000	Unlimited
Emergency access	£1,000,000	Unlimited
Tracing and accessing leaks	£5,000	£5,000
Loss or theft of keys	£1,000	£1,000
Loss of rent and the cost of alternative accommodation*	£100,000	£200,000
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.

Buildings optional covers

Accidental damage cover to buildings:

If selected, the below limits are included within your overall buildings sum insured.

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

Contents cover

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	Protect	Protect Plus
Contents sum insured	£50,000	Unlimited
Total valuables at home	£20,000	£50,000
Valuables at home - single article limit	£2,500	£2,500
Home office equipment	£10,000	£10,000
Loss or theft of keys	£1,000	£1,000

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Contents cover continued

Cover	Protect	Protect Plus
Food in freezers	£1,000	£1,000
Domestic heating fuel and/or metered water	£2,000	£2,000
Tenants improvements	£25,000	£25,000
Loss of rent and the cost of alternative accommodation**	£50,000	£100,000
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 Limit per tree, shrub or plant	£2,500 £250	£5,000 £250
Personal money in the home	£1,000	£1,000
Theft of contents in the garden	£2,500	£5,000
Theft of contents from garage/outbuildings	£2,500	£5,000
Matching items	Not covered	Unlimited

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

Contents optional covers

Accidental damage cover to contents:

If selected, the below limits are included within your overall contents sum insured.

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

Optional extras that can be added to your policy

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

Personal belongings cover:

Cover	
Personal belongings anywhere in the world	£2,500 - £20,000
Personal belongings anywhere in the world - single article limit	£2,500
Personal money	£1,000
Personal belongings - theft from an unattended vehicle	£1,500
Personal belongings - bicycles individual cycle limit^	£1,000

^ This limit applies to unspecified bicycles, if you have specified a bicycle the limit will be shown on your schedule.

Legal services cover

Cover	
Legal costs and court fees	£100,000

Home emergency cover

Cover	
Cost of repairs, labour and VAT (per emergency incident)	£1,000
Overnight accommodation including travel (per emergency incident)#	£1,000

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

Policy excesses

The table below shows the compulsory excess levels on both the Protect and Protect Plus options. A voluntary excess can be added to the compulsory excess in some instances to give you your total excess which is the amount you have to pay on each successful claim. By doing this your premium may be reduced. Your schedule will confirm the total excess that applies to you.

Cover	Minimum Excess
Buildings[1]	£100
Buildings – subsidence	£1,000
Buildings – escape of water	£450
Contents[1]	£100
Contents – escape of water	£450
Personal belongings (including Bicycles)	£100
Legal services cover	£0
Home emergency cover	£0

[1]No excess applies to Emergency access.

This information is available in large print, Braille and audio. If you need to request this, please contact Customer Services on **0345 268 1941**. If you have hearing or speech difficulties, you can contact us using Relay UK by phone or app. Dial **18001**, followed by the phone number you want to ring (for more information go to relayuk.bt.com).

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