

# Home Insurance Product Comparison



SmartQuote provides intermediaries with access to our latest most comprehensive home insurance products\* – Home Insurance and Home Insurance Plus. The table outlines some key limits and product features of both products, in addition to Home Insurance Choices, that's currently available via GI Connect.

\*We're unable to offer SmartQuotes for properties in Northern Ireland, Isle of Man or for new build properties where the third parties we use may not hold sufficient information to provide a competitive price.

| <b>BUILDINGS</b>  |  |  |   |
|---|--|--|---|
|   | <b>Home Insurance Plus</b>               | <b>Home Insurance</b>                    | <b>Home Insurance Choices</b>                           |
| Sum Insured   | £1.5 million                             | £1.5 million                             | £800,000  |
| Accidental Damage   | Included as standard                     | Optional                                 | Optional  |
| Accidental Damage to Underground Pipes or Cables Servicing the Building | Included as standard                     | Included as standard                     | Included as standard                                    |
| Home Emergency Cover  | £1,000                                   | £1,000                                   | £500  |
| Index Linked  | No                                       | No                                       | Yes (select option only)                                |
| Property Owners Liability   | £2 million                               | £2 million                               | £2 million  |
| Theft of Keys   | Up to the buildings Sum Insured          | Up to the buildings Sum Insured          | £750  |
| Loss of Keys  | Up to the buildings Sum Insured          | Up to the buildings Sum Insured          | £750  |
| Loss of Rent and Alternative Accommodation                              | £100,000                                 | £50,000                                  | £50,000   |
| Find and Access   | £5,000                                   | No                                       | £5,000  |
| Unoccupancy Period  | 60 days                                  | 60 days                                  | 60 days   |
| Policy Excess   | £100 / £200 / £300 / £500 (Default £200) | £100 / £200 / £300 / £500 (Default £200) | £100  |
| Escape of Water Excess  | £500                                     | £500                                     | £250  |
| Subsidence Excess   | £500                                     | £500                                     | £1,000  |
| <b>CONTENTS</b>   |  |  |   |
|   | <b>Home Insurance Plus</b>               | <b>Home Insurance</b>                    | <b>Home Insurance Choices</b>                           |
| Sum Insured   | £150,000 or £80,000                      | £150,000 or £80,000                      | £100,000 (Banded)                                       |
| Maximum No of Beds  | N/A                                      | N/A                                      | 9   |
| High Risk Items   | £30,000                                  | £30,000                                  | 33% of Contents Sum Insured (£14,000 minimum)           |
| Single Article Limit  | £10,000                                  | £10,000                                  | 5% of Contents Sum Insured (Minimum Sum Insured £2,000) |
| Business Equipment  | £10,000                                  | £10,000                                  | 10% of Contents Sum Insured                             |
| Business Equipment Item Limit   | £10,000                                  | £10,000                                  | 5% of Contents Sum Insured                              |
| Index Linked  | No                                       | No                                       | Yes (select option only)                                |

|  | Home Insurance Plus                                 | Home Insurance                                      | Home Insurance Choices                                       |
|--|---|---|--|
| Policy Excess                          | £100 / £200 / £300 / £500<br>(Default £200)         | £100 / £200 / £300 / £500<br>(Default £200)         | £100   |
| Escape of Water Excess                 | £500  | £500  | £250   |
| Accidental Damage                      | Included as standard                                | Optional  | Optional   |
| Personal Money                         | £500  | £500  | £500   |
| Theft of Keys                          | Up to the Contents Sum Insured                      | Up to the Contents Sum Insured                      | £750   |
| Loss of Keys                           | Up to the Contents Sum Insured                      | Up to the Contents Sum Insured                      | £750   |
| Alternative Accommodation              | £30,000   | £15,000   | 25% of Contents Sum Insured<br>(Minimum Sum Insured £10,000) |
| Freezer Contents                       | Up to the Contents Sum Insured                      | Up to the Contents Sum Insured                      | £1,000   |
| Contents in Outbuildings (Exc Theft)   | Up to the Contents Sum Insured                      | Up to the Contents Sum Insured                      | Up to the Contents Sum Insured                               |
| Theft from Outbuildings                | £5,000  | £2,500  | £3,000   |
| Contents in the Garden                 | £5,000  | £2,500  | £1,000   |
| Credit Cards                           | No  | No  | £5,000   |
| Jury Service Loss of Earnings          | No  | No  | £50 per day<br>£2,000 max                                    |
| Bicycles in the Home                   | Up to the Contents Sum Insured                      | Up to the Contents Sum Insured                      | Up to the Contents Sum Insured                               |
| Loss of Oil                            | Up to the Contents Sum Insured                      | Up to the Contents Sum Insured                      | £2,000   |
| Tenants' Liability                     | £10,000   | £10,000   | £10% min £5,000  |
| Legal and Domestic Helplines           | Included  | Included  | Included   |
| Conts Temp Removed Whilst in Education | £5,000 in total and £1,000 single item, pair or set | £5,000 in total and £1,000 single item, pair or set | £5,000 in total and £1,000 single item, pair or set          |
| Employers Liability                    | £5 million  | £5 million  | £5 million   |
| Occupiers Liability                    | £2 million  | £2 million  | £2 million   |
| Plants in the Garden                   | £5,000  | £2,500  | £1,500   |

## PERSONAL POSSESSIONS

|                                    | Home Insurance Plus                                    | Home Insurance   | Home Insurance Choices                               |
|------------------------------------|--|--|--|
| Unspecified Items                  | Min £1,000<br>Max £10,000                              | Min £1,000<br>Max £10,000                              | Min £2,000<br>Max £6,000                             |
| Single Article (Pair or Set) Limit | £5,000   | £5,000   | £1,500   |
| Money                              | £500   | £500   | £500   |
| Pedal Cycles (Per Cycle)           | Min £500<br>Max £6,000 total<br>(Max £2,000 per cycle) | Min £500<br>Max £6,000 total<br>(Max £2,000 per cycle) | Min £250<br>Max 6,000 total<br>(Max 2,000 per cycle) |
| Specified Items                    | Yes  | Yes  | Yes  |
| Policy Excess                      | £100 / £200 / £300/<br>£500<br>(Default £200)          | £100 / £200 / £300/<br>£500<br>(Default £200)          | £100   |
| Index Linked                       | Yes<br>(other than money)                              | Yes<br>(other than money)                              | Yes<br>(other than money)                            |
| Limit in Unattended Vehicle        | £5,000   | £2,000   | £2,000   |

For full details of what is and isn't covered, please refer to the product policy booklets which can be found by visiting [legalandgeneral.com/adviser/general-insurance](https://legalandgeneral.com/adviser/general-insurance)

**This is not a consumer advertisement. It is intended for professional insurance intermediaries only and should not be relied upon by private individuals or any other persons.**

Legal & General, L&G, L&G –EVERY DAY MATTERS and the Legal & General Logo are registered trademarks of Legal & General Group PLC and are used by Fairmead Insurance Limited under licence. Legal & General Group PLC has no responsibility for the products of Fairmead Insurance Limited or the servicing of those products. This policy is underwritten by Fairmead Insurance Limited which is a member of the Liverpool Victoria General Insurance Group. Fairmead Insurance Limited is not a member of the Legal & General group of companies.

Fairmead Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register number 202050. Registered in England and Wales Number 00423930. Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB.