

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.

BUILDINGS			
	Home Insurance Plus	Home Insurance	Home Insurance Choices
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
CONTENTS			
	Home Insurance Plus	Home Insurance	Home Insurance Choices
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 (Default £200)	£100 / £200 / £300 / £500 (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 (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 £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 Max £10,000	Min £1,000 Max £10,000	Min £2,000 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 (Min £500 per cycle) Max £6,000 total (Max £2,000 per cycle)	Min £500 (Min £500 per cycle) Max £6,000 total (Max £2,000 per cycle)	Min £250 (Min £500 per cycle) Max 6,000 total (Max 2,000 per cycle)
Specified Items	Yes	Yes	Yes
Policy Excess	£100 / £200 / £300/ £500 (Default £200)	£100 / £200 / £300/ £500 (Default £200)	£100
Index Linked	Yes (other than money)	Yes (other than money)	Yes (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

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.