

Preferred Choice

Target Market

- Customers who have higher value contents (i.e. contents sum insured £75,000 to £150,000)
- Customers with a balanced schedule of general property and valuables
- Customers who want superior cover and the peace of mind this brings
- Customers with positive attitudes to risk prevention and security

Quick Reference Guide

Selling Features	Benefits
Full accidental loss or damage cover on all contents wherever they are in the world	<ul style="list-style-type: none"> • No restriction on items which are temporarily removed from the home • Freedom to travel without needing to arrange and buy extra cover • Peace of mind wherever the insured is
Specialist claims service and claims settlement	<ul style="list-style-type: none"> • 24 hour, 365 days a year claims service • Full replacement cover for contents in the event of a claim • No deduction for wear and tear (not even on clothing and pedal cycles) • Pairs and sets cover for jewellery
Comprehensive buildings insurance	<ul style="list-style-type: none"> • Cover goes beyond that provided by standard contracts • Automatic accidental damage cover • Extra cover features provided as standard such as trace and access, new fixtures and fittings, and damage caused by emergency services
Emergency Assistance cover	<ul style="list-style-type: none"> • Provided free of charge • Practical help when you need it most • It covers emergency repairs to the home whether insured or not • Cover for overnight accommodation if the emergency makes the house uninhabitable
Optional extensions - additional cover for trees, shrubs, plants and lawns - additional cover for students' contents - additional cover for business equipment - legal expenses	<ul style="list-style-type: none"> • The policyholder selects the cover they want • Cover and premium compare favourably with the specialist markets • Having all covers under one policy means easier administration and cheaper premiums
Complimentary 24 hour helpline services	<ul style="list-style-type: none"> • Legal, counselling and medical helplines • Free advice from experts when it is needed most
Specialist underwriting	<ul style="list-style-type: none"> • Differentiation between general property and valuables • Higher single item limits so no need to produce long lists of specified items • Individual case underwriting tailored to the policyholders needs • Access to decision makers in your own dedicated Preferred Choice team

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Limits

The limit will be the sum insured (SI) under the respective cover unless otherwise stated. Remember that Contents includes General Property and Valuables.

Legal Expenses (can be taken as an extension to Contents)

The cost of legal fees in pursuit of your legal rights arising from the following:
(the minimum claim under any of these headings is £250)

1 Accident which causes death of, or bodily injury to you or your family	£50,000
2 A dispute over a contract for buying, selling or renting goods	£50,000
3 Any infringement of your legal rights relating to your home	£50,000
4 A dispute with your employer over your contract of employment	£50,000
5 Cost of representation in an investigation by the Inland Revenue into the tax you may have to pay on your wages or salary	£50,000

By selecting from one or more of the following extensions, you can increase the cover automatically provided by either the Buildings or Contents sections to the limits shown below:

Optional extension to Buildings

Trees, Shrubs, Plants and Lawns

Cover against damage caused by fire, riot, theft or attempted theft, malicious damage, flying objects or anything dropped from them

£3,000

Optional extensions to Contents

Business Property

Business Equipment	£8,000
Business Stock	£1,000
Business Cash	£250

Student's Contents

<i>Option 1:</i>	
Total limit	£2,000
Single item limit	£1,000
<i>Option 2:</i>	
Total limit	£3,000
Single item limit	£1,500
<i>Option 3:</i>	
Total limit	£5,000
Single item limit	£1,500

Risks	Limits	Buildings	Contents
1 Standard perils - fire, storm, water damage, malicious damage, theft, subsidence, falling trees and branches, falling aerials and flying objects hitting the home		Y	Y
2 Accidental damage		Y	Y
3 Accidental loss		N	Y
4 Contents in the garden	£5,000	N	Y
5 Students' contents	£1,000	N	Y
Single item limit	£1,000	N	Y
6 Contents in a furniture depository	£5,000	N	Y
7 Short term accommodation costs	20% of SI	Y	Y
8 Locks and keys	Unlimited	N	Y
9 Metered oil or water	20% of SI	N	Y
10 Freezer food	Unlimited	N	Y
11 Tenants legal responsibilities and improvements	20% of SI	N	Y
12 Occupiers and personal legal responsibilities	£2,000,000	N	Y
13 Employers' legal responsibilities	£10,000,000	N	Y
14 Owners' legal responsibilities	£2,000,000	Y	N
15 Money	£1,000	N	Y
16 Credit cards and travel tickets	£10,000	N	Y
17 Identity Fraud	£12,500	N	Y
18 Theft from outbuildings	£5,000	N	Y
19 Business property within general property			
– Business equipment	£3,000	N	Y
– Business stock	£1,000	N	Y
– Business cash	£250	N	Y
20 Newly acquired contents	£5,000	N	Y
Single item limit	£2,500	N	Y
21 Christmas and wedding gifts	10% of SI	N	Y
22 Visitors' personal belongings	£1,000	N	Y
23 Reinstatement of title deeds and documents		N	Y
24 Theft of contents in an unattended vehicle	£5,000	N	Y
25 New fixtures and fittings	£5,000	Y	N
26 Fatal accident	£5,000	N	Y
27 Damage by the emergency services	Unlimited	Y	N
28 Legal fees for removing squatters	£10,000	Y	N
29 Trace and access	£5,000	Y	N
30 Trees, shrubs, plants and lawns	£1,000	Y	N
31 Valuables single item limit	£5,000	N	Y
32 Emergency Assistance:-			
– Emergency repairs	£250	Y	Y
– Overnight accommodation	£250	Y	Y

Compulsory excess – The excess is the first part of the claim you must pay. A £100 compulsory excess applies to all sections of the policy, excluding Legal Expenses and Emergency Assistance.

For Buildings cover a £1,000 excess applies in the event of subsidence, heave, or landslip claims. Voluntary excesses are available on request.

