

MAJESTIC HOME POLICY

Standard Cover - Contents including Accidental Damage

Cover	Limit
Home Contents and Personal Belongings	£55,000
Valuables within the Contents	£15,000
Single Article Limit	£2,000
Personal Money	£500
Credit Cards	£1,000
Pedal Cycles	£1,000
Mobile Phones	£300
Contents temporarily removed inc Students living away in term time	£7,500
Theft from Outbuildings	£2,500
Theft of Contents from garage	Up to Sum Insured
Contents in the open	£1,000
Replacement locks following Loss and/or Theft	£250
Spoilage of food in freezer	£1,000
Loss of Oil and/or Metered Water	Up to Sum Insured
Loss of Rent and cost of alternative accommodation	£10,000
Fatal Injury Benefit	£5,000
Occupiers Liability	£2,000,000
Employers Liability for domestic servants	£10,000,000
Tenants Liability	£5,000
Wedding gifts/Religious Festivals gifts and provisions	£3000 extra cover
Household Removals	Up to Sum Insured
Theft from unattended vehicles out of sight in locked part	£2,000
" " " " not out of sight	£1,000
Homeworking Equipment	£7,500
Pairs and Sets Cover	Up to Sum Insured

SUMMARY OF COVER

Standard Cover - Buildings including Accidental Damage

Cover	Limit
Buildings	Up to Sum Insured
Loss of Rent and Cost of Alternative Accommodation	20% of Sum Insured
Property Owners Liability	£2,000,000
Tracing and Accessing Leaks	£5,000
Optional extensions	
Specified Valuables	Unlimited
Garden cover	£2,500
Caravan	Up to Sum Insured
Small Craft	Up to Sum Insured
Homeworkers	
Stock and Samples	£2,500
Public Liability for business visitors	£2,000,000
Family Legal Protection	£25,000
Annual Travel	See overleaf
Mobility vehicles and motorised toys etc	Up to Sum Insured