

## MAJESTIC HOME POLICY

### Standard Cover - Contents including Accidental Damage

#### Cover (Limits apply to both the AD and Non-AD option)

Home Contents and Personal Belongings	£75,000
Valuables within the Contents	£20,000
Single Article Limit	£2,000
Personal Money	£500
Credit Cards	£1,000
Pedal Cycles	£1,000
Mobile Phones	£500
Students Effects	£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	£1,000
Loss of Rent and cost of alternative accommodation	Up to 20% of Sum Insured
Fatal Injury Benefit	£5,000
Occupiers Liability	£2,000,000
Employers Liability for domestic servants	£10,000,000
Tenants Liability	Up to 10% of Sum Insured
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 (Limits apply to both the AD and Non-AD option)

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
Garden cover	£2,500

#### Optional extensions

Specified Valuables	Up to Sum Insured
Mobility vehicles and motorised toys etc	Up to Sum Insured

Public Liability for business visitors

£2,000,000

Homeworkers

Stock and Samples (standard)

£1,000

Optional Increased Stock and Samples

Up to £5,000

Non manual work away extension

£2,000,000

Free Family Legal Protection (Underwritten by ARAG)

£50,000

#### Additional Covers Available

Annual Travel (Underwritten by alternative insurer)

As Required

Caravan (Underwritten by alternative insurer)

Up to Sum Insured

Small Craft (Underwritten by alternative insurer)

Up to Sum Insured

**ACCIDENTAL DAMAGE OPTION CAN BE REMOVED FROM BUILDING AND CONTENTS**