











## Find the product that's **right** for your customer

<b>Median</b> Bedroom rated cover for homes with up to 4 bedrooms 	<b>Ultima</b> Comprehensive cover for larger homes with lots of contents! 	<b>Essentials</b> Entry level cover designed for First Time Buyers, First Time Insurers and Tenants with smaller homes 	<b>Lettings</b> Specialist cover for Landlords 
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### The Basics

Cover quality	✓✓✓✓	✓✓✓✓✓	✓✓	✓✓✓✓
Number of bedrooms	1-4	Unlimited	1-3	1+
Underwriters	   		 	
Excesses available	£60/£100/£250/£500	£60/£100/£250/£500	£200/£300/£400/£500	£100/£250/£500

### Buildings

Cover limits	up to £500,000	£50,000 - £700,000	£30,000 - £250,000	£50,000 - £700,000
Standard perils covered	YES	YES	YES	YES
Accidental Damage	BASIC (option to upgrade to FULL)	FULL	NO	FULL
Trace/Access of pipes	£5,000	£5,000	NO	NO
Legal liability	£2,000,000	£2,000,000	£1,000,000	£2,000,000

### Contents

Cover limits	Up to £55,000	£15,000 - £125,000	£10,000 - £25,000	7.5% of Buildings* <sup>2</sup> Sum Insured
New for Old cover	YES	YES	YES	YES
Accidental Damage	BASIC (option to upgrade to FULL)	FULL	NO	NO
Away from Home cover	£2,000 (Item limit £1,500) OPTIONAL	WORLDWIDE	NO	NO
Valuables cover	1-2 Bedrooms £8,000 (in the home) 3 Bedrooms £10,000 (in the home) 4 Bedrooms £12,500 (in the home) (Item limit £2,000)	30% of Sum Insured (£1,500 item limit for unspecified items)	up to £3,000 (in the home) (Item limit £1,000)	NO
Extra cover during Religious Festivals	£3,000	£3,000	10% of Contents SI	NO
Extra cover during Weddings	£3,000	£3,000	10% of Contents SI	NO
Theft of Money	£500	£750	NO	NO
Fraudulent use of bank cards	£1,000* <sup>1</sup>	£1,000	£150	NO
Freezer contents	£1,000	£1,000	£250	NO
Pedal Cycles	£500 per cycle	£750 per cycle	£250 per cycle	NO
Property left in the open	£1,000	£1,000	£250	NO
Outbuilding contents	£2,500	£2,500	£500	NO
Office equipment in the home	£5,000	£5,000 or 10% of SI (£1,500 single article limit)	£3,000	NO
Replacement locks	Up to Sum Insured	Up to Sum Insured	£250	NO
Cover for child at University	£5,000 (Item limit £1,500)	£5,000	NO	NO
Theft from unattended vehicles	£1,000	£1,000	NO	NO

### Discounts

Newer Homes	YES	YES	YES	NO
First Time Buyer	YES	NO	YES	NO
No Claims Discount	Up to 5+ years	Up to 5+ years	Up to 5+ years	NO
Security and Neighbourhood Watch	YES * <sup>3</sup>	YES	YES	NO
Combined policies (B & C)	YES	YES	YES	NO

### Added value options

DAS Home Assistance	YES	YES	YES	YES
DAS Family Legal Protection	YES	YES	YES	YES

\*<sup>1</sup> Only if optional Personal Belongings cover taken

\*<sup>2</sup> For specified items within the policy wording only

\*<sup>3</sup> Zurich policies automatically include a Security discount