

How we compare

It's always best to look at value for money. To help you choose the right policy for your clients, we've put together some comparisons:

Home Buildings Policy Comparison – November 2007

Product	Unlimited Sum Insured	Alternative Accomodation Unlimited Sum Insured (inc Pets)	No charge for Direct Debit	Trace and Access to leaking water/oil £5,000	Breakage and repair of blocked sewage pipes	Repairs Guarantee	Theft of Keys Unlimited Sum Insured	Compulsory Excess £75 or less (Exc Subsidence)
Abbey Peace of Mind	✓	✓	✓	✓	✓	✓	✓	✓
Abbey Bedroom Plus	✗	✗	✓	✓	✓	✓	✗	✓
Paymentshield	✗	✗	✓	✗	✗ (optional with AD)	✓	✗	✗
Halifax Home Insurance	✓	✗	✓	✗	✗	✓	✓	✗
Nationwide Building Society Home Insurance (Bedroom)	✓	✗ (reasonable cost)	✓	✗	✗	✗	✗ (none)	✗
Lloyds TSB Your Home Solution	✓	✗	✓	✗	✓	✓	✓	✓
Legal & General – Choices - standard	✗	✗	✗	✓	✗	✓	✗	✗
Assurant Solutions (AXA)	✗	✗	✓	✗	✓	✗	✗	✗
Assurant Solutions (LTSB Bedroom)	✗	✗	✓	✗	✗	✗	✗	✗
Assurant Solutions (LTSB Sum Insured)	✗	✗	✓	✗	✗	✗	✗	✗

Source: Aequos database, January 2008.

Home Contents Policy Comparison

Product	Unlimited Sum Insured	No charge for Direct Debit	Money in the home £500	Student Belongings	Freezer Food £1,000 or more	Contents in the open £1,000 or more	Office Equipment £10,000 or more	Repairs Guarantee	Theft of keys Unlimited Sum Insured
Abbey Peace of Mind (up to 5 bedrooms)	✓ ¹	✓	✓	✓	✓ (unlimited)	✓	✓	✓	✓
Abbey Bedroom Plus	✗	✓	✓	✓	✓	✓	✗	✓	✗
Paymentshield	✗	✓	✗	✗	✓ (unlimited)	✗	✓	✓	✗ (Up to Contents Sum Insured)
Halifax Home Insurance	✓	✓	✗ (Optional with Contents Plus or PP)	✗	✗	✗	✗	✓	✗ (Up to Contents Sum Insured)
Nationwide Building Society Home Insurance	✗	✓	✓	✓	✗	✓	✗	✗	✗
Lloyds TSB Your Home Solution	✓	✓	✓	✓	✗	✓	✗	✓	✓
Legal & General – Choices - standard	✗	✗	✓	✓	✗	✓	(10% of SI)	✓	✗
Assurant Solutions (AXA)	✗	✓	✗	✓	✗	✗	✓	✗	✗
Assurant Solutions (LTSB Bedroom)	✗	✓	✓	✗	✗	✓	✓	✗	✗
Assurant Solutions (LTSB Sum Insured)	✗	✓	✓	✗	✗	✓	✓	✗	✗

Source: Aequos Database, January 2008.

¹For properties with 6 or more bedrooms, the contents sum insured needs to be specified.