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 Aimed at Intermediaries and investment professionals only

Peace of Mind Home Insurance from Abbey

Abbey’s home insurance is one of the most comprehensive policies available. See the tables below for more details on what is covered as part of our Buildings and Contents policies.

Category	Peace of Mind Home Insurance
Buildings – unlimited sum insured, so that your clients are less likely to be underinsured, even if they add valuable improvements to their home.	
Buildings cover	Unlimited
Buildings extended Accidental Damage option	Unlimited
Liability cover	£2,000,000
Temporary accommodation and loss of rent	Unlimited
Tracing and accessing leaks	£5,000
Theft of keys	Unlimited
Accessing blockages in sewage pipes	£1,000
Contents – in most cases there’s no need to specify a sum insured and new items are automatically covered by the policy. ¹	
Contents in the home cover	Unlimited – 1 to 5 bedrooms. Specified sum insured (min £35,000) – 6+ bedrooms
Contents extended Accidental Damage option	Unlimited – 1 to 5 bedrooms. Specified sum insured (min £35,000) – 6+ bedrooms
Valuables in the home	Up to £10,000. Option to increase, subject to underwriting.
Valuables	Items containing precious metals or precious stones, jewellery, watches, furs, curios, works of art (including paintings and pictures), stamp or coin collections, photographic equipment and musical instruments.
Valuables single item limit	£1,000 unless detailed individually on policy
Specified valuables	Items worth more than £1,000 must be specified on the policy (no additional premium)
Theft or attempted theft of contents in the open	£1,000
Loss or Damage caused by storm or flood to contents in the open	No individual limit
Theft or attempted theft of contents from outbuildings	£2,000
Theft or attempted theft from an unattended vehicle within the boundaries of the home	No individual limit
Money and Credit Cards	£500 each
Temporary accommodation	No individual limit
Office equipment	£10,000
Office equipment single item limit	£2,500
Replacement locks and keys	No individual limit
Frozen food	No individual limit

¹ Individual limits apply to certain areas of cover

Category	Peace of Mind Home Insurance
Contents (continued)	
Fatal accident benefit	£5,000 per person
Contents temporarily removed	£5,000 per incident. No single article limit
Reinstatement of title deeds	£2,500
Metered water	£2,000
Loss of oil	No individual limit
Occupier personal liability	£2,000,000
Court awards	£2,000,000

Personal Possessions option – choice of limits gives your clients true flexibility.

Personal Possessions option	Choice of cover level: £1,000 £7,500 £1,500 £8,000 £2,000 £9,000 £2,500 £10,000 £3,000 £11,000 £3,500 £12,000 £4,000 £12,500 £4,500 £13,000 £5,000 £14,000 £6,000 £15,000 £7,000
Single article limit	£1,000 £300 if pedal cycle (including accessories)
Specified personal possessions	Items worth more than £1,000 unless pedal cycle (more than £300)
Money and credit cards	£500

Family Legal Protection option (available to Contents or Buildings)

Family legal protection	£50,000 per claim
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Voluntary and compulsory excess² comparison

Buildings and buildings accidental damage – voluntary excess	£0, £50, £100, £150, £200, £250, £300, £350, £400
Buildings and buildings accidental damage – compulsory excess (in addition to voluntary excess)	£75 except subsidence ³ at £1,000
Contents in the home and contents accidental damage – voluntary excess	£0, £50, £100, £150, £200, £250, £300, £350, £400
Contents in the home and Contents accidental damage – compulsory excess (in addition to voluntary excess)	£75
Personal possessions: – Unspecified personal possessions – Money and credit cards. (not specified articles) No voluntary excess	£35
FLP – compulsory excess (no voluntary)	£30

²This does not include any excess which may be applied by endorsement.

³No voluntary excess applies to subsidence claims

Abbey is able to provide literature in alternative formats. The formats available are large print Braille, audiotape and PC disk. If you would like to register to receive correspondence in an alternative format, please ask for a 'Preferred Communications Request' form.

Peace of Mind cover is subject to terms and conditions, limitations, restrictions and exclusions. Full details are available in the policy document, which is available on request. We reserve the right to refuse cover. Any voluntary excesses will be in addition to any compulsory or insurer excesses which may apply. Peace of Mind provides an unlimited sum insured for buildings and contents where the property has fewer than 6 bedrooms. For properties with 6 or more bedrooms, the contents sum insured is specified by the client, but must be at least £35,000.

Peace of Mind is underwritten by CGU Underwriting Ltd, trading as Norwich Union, registered in England. Registered no 94405. Registered office: St Helens, 1 Undershaft, London, EC3 3DQ. A member of the Aviva group. Authorised and regulated by the Financial Services Authority. The insurer is a member of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if the insurer cannot meet its obligations, depending on the type of insurance and the circumstances of your claim. Further information is available from Financial Services Compensation Scheme.

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