

Household Policy Standard Cover Changes 2021

**CHOICE
INSURANCE**

As a result of the change in insurer on the 2021 Household Policy, the following outlines the changes in standard covers:

	Matching Cover	2020 Affinity ¹	2021 SAGIC ²
Standard Buildings Sum Insured		£750,000	£600,000
Maximum Buildings Sum Insured		£1,000,000	£2,000,000
Standard Contents Sum Insured		£80,000	£60,000
Single Article Limit	✓	£2,500	£2,500
Valuables Sub Limit		30% of Contents	30% of Contents
Valuables Single Item Limit	✓	£2,500	£2,500
Maximum Contents Sum Insured		£500,000	£150,000
Business Contents and Stock	✓	optional	optional
Personal Liability	✓	£2,000,000	£2,000,000
Accidents to Domestic Staff	✓	£5,000,000	£5,000,000
Accidental Damage Cover	✓	optional	optional
Contents in the Open	✓	£1,000	£1,000
Contents in Outbuildings		£2,500	Within Contents SI
Freezer Contents	✓	£500	£500
Personal Possessions	✓	optional	optional
Money and Credit Card Limit	✓	£500	£500
Pedal Cycle Limit (Per Cycle)	✓	£500	£500
Alternative Accommodation	✓	included	included
Trace and Access		£2,500	£5,000
Breakage of Glass	✓	included	included
Standard Excess	✓	£100	£100
Standard EOW excess	✓	£500	£500
Subsidence Excess	✓	£1,000	£1,000
Legal Expenses - Cover	✓	included	included
Legal Expenses – Max Indemnity Limit	✓	£50,000	£50,000
Home Emergency	✓	optional	optional

¹ **Fairmead Insurance Limited** (No. 00423930). Registered in England and Wales at 57 Ladymead, Guildford, Surrey, GU1 1DB
ERGO Versicherung AG (UK Branch) (No. BR016401). Registered in England and Wales at Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ

² **The Salvation Army General Insurance Corporation Limited** (No. 101704). Registered in England and Wales at Faith House, 23-24 Lovat Lane, London, EC3R 8EB