



Thomas Smith Insurance Agency Ltd.

Home Insurance Summary of Cover



















This is a brief summary of cover outlining the cover types available, for full details recommend you refer to the Home Insurance Policy Document. This is a summary that can be printed and given to your client.

STANDARD Cover Type	Buildings	Contents
Loss or damage from specific causes like Fire, Theft, Storm and Flood	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Contents on New for Old and Building on Reinstatement Basis	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Additional Expenses	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Alternative Accommodation	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Glass or Sanitary Ware	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Underground Pipes & Cables	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Your Liability to the Public	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Damage to Public Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Purchaser's Interest	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Loss of Rent	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Increased Metered Water Charges	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Modifications to Your buildings as a result of paraplegia or quadriplegia	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Common Areas in a Block of Apartments	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Temporary Removal of Contents/Valuables	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Deep Freezer & Refrigerator Contents	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Cover Type	Buildings	Contents
Credit Cards	X	<input checked="" type="checkbox"/>
Mirrors & Glass	X	<input checked="" type="checkbox"/>
Audio & Audio Visual Equipment	X	<input checked="" type="checkbox"/>
Tenant's Liability	X	<input checked="" type="checkbox"/>
Contents in the Open	X	<input checked="" type="checkbox"/>
Door Locks	X	<input checked="" type="checkbox"/>
Reinstatement of Title Deeds	X	<input checked="" type="checkbox"/>
Temporary Increases – Christmas & Wedding Gifts	X	<input checked="" type="checkbox"/>
Household Removal	X	<input checked="" type="checkbox"/>
Public & Personal Liability	X	<input checked="" type="checkbox"/>
Accidents to Domestic Employees	X	<input checked="" type="checkbox"/>
Fatal Injury Benefit	X	<input checked="" type="checkbox"/>

The following sections are Optional covers that will only be covered if they are specifically noted in the Schedule. The Optional Covers in Green can only be purchased if the standard policy is issued to cover both Sections Buildings and Contents

OPTIONAL Cover Type	Buildings	Contents
Accidental Damage	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Repair of Sewer	<input checked="" type="checkbox"/>	X
Damage to grounds by emergency services	<input checked="" type="checkbox"/>	X
Replacement of Keys	<input checked="" type="checkbox"/>	Included in Standard Contents as Door Locks
OPTIONAL Cover Type	Buildings	Contents
Modifications to your buildings as a result of paraplegia or quadriplegia – to increase the amount insured under the standard cover by a further amount	<input checked="" type="checkbox"/>	X

Pedal Cycles		
Audio Equipment out of home		
Emergency Rental of Equipment		
Jury Service		
Caravan Contents		
Payment Protection		
Personal Accident		
Domestic Pets – Cats & Dogs		
Garden Cover		
Full Theft	