



TSB Home Insurance

Summary of cover limits

The tables below outline the cover provided under the Essential and Enhanced TSB Home Insurance options so you can see at a glance the standard cover limits and optional additional cover available.

Full details of the terms and conditions of each element of cover can be found in the Policy Booklet.

Buildings section

In the event of a claim your policy covers you up to the buildings sum insured shown below. Alternatively, you may be asked for a specific sum insured when you buy the policy which will be the maximum we will pay. More specific limits apply which are also shown below and are included in your overall buildings sum insured unless indicated otherwise.

Cover	Essential	Enhanced
Buildings sum insured	£1,000,000	Unlimited
Emergency access	£1,000,000	Unlimited
Tracing and accessing leaks	£2,500	£5,000
Loss or theft of keys	£1,000	£1,000
Loss of rent and the cost of alternative accommodation*	£100,000	£200,000
Your liability to the public*	£5,000,000	£5,000,000
Malicious damage by tenants	£5,000	£5,000
Matching items	Not covered	Unlimited

* These limits are not included within the overall buildings sum insured.

Accidental damage cover to buildings:

Accidental damage cover to buildings is included as standard on TSB Enhanced, and is an optional cover on TSB Essential. If selected, the below limits are included within your overall buildings sum insured.

Cover	Essential (optional)	Enhanced
Accidental damage cover to buildings	£1,000,000	Unlimited
Blocked underground pipe	£1,000	£1,000

Contents section

In the event of a claim your policy covers you up to the contents sum insured shown below. Alternatively, you may be asked for a specific sum insured when you buy the policy which will be the maximum we will pay. More specific limits apply which are also shown below and are included in your overall contents sum insured unless indicated otherwise.

Cover	Essential	Enhanced
Contents sum insured	£100,000	Unlimited
Total valuables at home	£5,000 - £15,000	£10,000 - £30,000
Valuables at home single item limit	£3,000	£3,000
Personal money in the home	£750	£750
Theft of contents in the garden	Not covered	£3,000
Theft of contents from garage/ outbuildings	£1,450	£5,000
Home office equipment	£6,000	£6,000
Loss or theft of keys	£1,000	£1,000
Food in freezers	£1,000	£1,000
Malicious damage by tenants	£5,000	£5,000
Domestic heating fuel and/or metered water	£2,000	£2,000
Household removals	£100,000	Unlimited
Garden re-landscaping	£2,500	£2,500
Limit per tree, shrub or plant	£250	£250
Emergency access	£100,000	Unlimited
Loss of rent and cost of alternative accommodation**	£25,000	£50,000
Occupier's and personal liability**	£5,000,000	£5,000,000
Employers liability**	£10,000,000	£10,000,000
Tenant's liability**	£15,000	£15,000
Matching items	Not covered	Unlimited

** These limits are not included within the overall contents sum insured.

Accidental damage cover to contents:

Accidental damage cover to contents is included as standard on TSB Enhanced, and is an optional cover on TSB Essential. If selected, the below limits are included within your overall contents sum insured.

Cover	Essential (optional)	Enhanced
Accidental damage cover to contents	£100,000	Unlimited

Optional extras that can be added to your policy

If selected, these limits apply in addition to the limits stated above. The cover and limits below apply to both the Essential and Enhanced options:

Personal belongings:

Cover	
Personal belongings in and away from your home	£2,000 - £20,000
Personal belongings in and away from your home single item limit	£3,000
Personal money	£750
Personal belongings - theft from an unattended vehicle (except pedal cycles if chosen)	£1,500
Personal belongings - pedal cycles	Choice of limit based on the highest value cycle £500 - £5,000 which will cover all cycles in the household up to that amount

Legal services

Cover	
Legal costs and court fees	£100,000

Home emergency cover

Cover	
Cost of repairs, labour and VAT (per emergency incident)	£1,000
Overnight accommodation including travel (per emergency incident) [#]	£1,000

[#] Overnight accommodation is covered if your home is uninhabitable as a result of the emergency.

Policy excesses

The table below shows the compulsory excess levels on both the Essential and Enhanced options. A voluntary excess can be added to the compulsory excess in some instances to give you your total excess which is the amount you have to pay on each successful claim. By doing this your premium may be reduced. Your schedule will confirm the total excess that applies to you.

Cover	Minimum Excess
Buildings ¹	£100
Buildings – subsidence	Minimum £1,000
Buildings – escape of water	£500
Contents ²	£100
Contents – escape of water	£500
Personal Belongings	£100
Legal Services	£0
Home emergency cover	£0

¹ No excess applies to Emergency access and Your liability to the public.

² No excess applies to Occupier’s, personal and employer’s liability and Emergency access.

If you have a hearing or speech impairment you can call us using the National Relay UK service. Type ‘18001’ before entering our telephone number. A member of the Royal National Institute for Deaf People will join the call to speak with us as you send and receive text messages. Please visit www.relayuk.bt.com to read how they manage your data.

TSB Essential and Enhanced Home Insurance is underwritten by Aviva Insurance Limited. Registered in Scotland, no. 2116. Registered office: Pitheavlis, Perth, PH2 ONH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration no. 202153.

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