

Clearchoice summary of cover

BUILDINGS

Short term accommodation costs and loss of rent	20% of the sum insured
Legal fees for removing squatters	£10 000
Owner's legal responsibilities	£2 000 000
Trace and access	£5 000

CONTENTS (INCLUDING VALUABLES STUDENTS' CONTENTS AND BUSINESS PROPERTY)

Money	£ 500
Credit cards and travel tickets	£ 10,000
Visitors personal belongings	£ 500
Theft from outbuildings	£ 3,000
Contents in the garden	£ 2,500
Short term accommodation costs	20% of the sum insured
Metered oil or water	Contents sum insured
Freezer food	Contents sum insured
Business equipment	Contents sum insured
Business stock and materials	£ 1,000
Business petty cash	£ 500
Christmas and wedding gifts	10% of the sum insured
Fatal accident	£ 5 000
Tenant's legal responsibilities and improvements	20% of the sum insured
Occupier's and personal legal responsibilities	£ 2,000,000
Employer's legal responsibilities	£ 10,000,000
Reverse Liability	£ 1,000,000

PERSONAL BELONGINGS, MONEY AND CREDIT CARDS

Personal Belongings (Page 44) is extended to include pedal cycles as detailed on pages 48 and 49 subject to the relevant exclusions detailed in the policy booklet. The limits are detailed in the schedule

Theft of items from unattended vehicle	£3,000
Cover outside the British Isles:- Maximum time in any insurance period	Unlimited