

## Preferred Choice summary of cover

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### 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
New fixtures and fittings	£5 000

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### CONTENTS (INCLUDING VALUABLES STUDENTS' CONTENTS AND BUSINESS PROPERTY)

Money	£1 000
Credit cards and travel tickets	£10 000
Visitors personal belongings	£1 000
Theft from outbuildings	£5 000
Contents in the garden	£5 000
Theft of items in an unattended vehicle	£5 000
Short term accommodation costs	20% of the sum insured
Locks and keys	Unlimited
Metered oil or water	20% of the sum insured
Freezer food	Unlimited
Identity Fraud	£12 500
Business equipment	£3 000
Christmas and wedding gifts	10% of the sum insured
Newly acquired contents	£5 000
Single item limit	£2 500
Fatal accident	£5 000
Contents in a furniture depository	£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