



I'm buying Insurance for
the first time –
help!



**You don't need a degree in astro-physics to understand our Home Insurance.
That's the great thing, it's all rather simple.**

Buildings and Contents

Firstly, there are two types – Buildings and Contents. You can have either or both, it's up to you. To help you decide which is right for you, we've elaborated on each a little below:

Buildings – This covers the structure of your home against fire, storms and flooding, lightning, theft, explosions, escape of water or oil, vandalism and even subsidence. A comprehensive list indeed. Oh, and not to forget that it covers not just your four walls and roof, but also outbuildings, driveways, patios and conservatories. Permanent fixtures such as kitchens, bathrooms and fitted wardrobes are also covered.

Contents – Insuring the contents of your home is just as important as insuring your home itself, and gives you peace of mind in the case of damage or theft... We also provide new-for-old cover. This means that rather than just paying what a damaged item might be worth now, we'll replace it with a new item. So whether it's furniture, carpets, curtains or your personal belongings, there's no need to worry, as you know you'll get the item replaced quickly.

So how much do I insure for?

Buildings Re-build cost

Our buildings insurance is based on the cost of rebuilding your property, including the materials and labour required, rather than its market value. Depending on your product choice, different guidance will be given on calculating this.

For more information, the Building Cost Information Service (BCIS) of the Royal Institution of Chartered Surveyors (RICS) has guidance. BCIS is commissioned by the Association of British Insurers to provide guidance figures for the rebuild cost of a home to allow householders to check their sums insured. [Click here to go to their site.](#)

Contents Calculator

It is important to value all the contents in your property. Be careful not to under insure or you could miss out when the time comes to make a claim. However, at the same time, don't over insure, as this will simply increase the cost of your premium unnecessarily.

To measure the value of the contents go around every room in your house and assess their cost. This should cover all the contents that are not covered by buildings insurance and should include items that have been bought for you or that have been made, as these too will have to be replaced.

We've developed a simple tool for you to work out your contents; [click here to launch our Contents Calculator.](#)

**Scroll down
for More...**



Excess

The excess for a policy is the value you will have to contribute to the cost of each claim before we pay out.

This value may vary depending on the type of claim you make so be sure to check your policy when making a claim to see how much you are required to pay.

The higher the excess you take the lower the premium.

New for Old Cover

Our "new-for-old" policy covers the cost of replacing the item that is lost or damaged with a new version rather than its value in second hand condition.

Clothing and linen are an exception to this rule and are covered on a wear and tear basis.

No Claims Bonus

We provide a "no claims" discount for our customers that provides a cheaper policy if you have not previously claimed on your buildings or contents insurance. You can earn up to a 35% discount so ensure you let us know and save money!

The way we treat your No Claims Bonus also differs from many insurers:

A fairer deal on No Claims Discount

You can spend years building up their No Claims Discount and with one claim, some insurance companies take it all away. We don't think that's fair, so depending on the size, type and frequency of claim(s), we offer a step back approach where your hard-earned No Claims Discount is not lost altogether.

Separated No Claims Discount

If you takes combined cover (buildings and contents), not only will you receive a discount for doing so, we'll also ensure they're treated as two separate policies, so if you claim on one, it doesn't affect the other.

What is Accidental Damage cover?

This covers damage caused by an accident to either your buildings or your contents i.e. putting a nail through a water pipe or putting your foot through the ceiling or knocking over a television or ornament etc.

What are Standard Perils?

Standard Perils under the buildings and contents section are Fire, Smoke, Explosion, Lightning, Earthquake, Storm, Flood, Riot, Malicious persons, Subsidence, Escape of Water or Oil, Theft, Collision by vehicles or animals and falling trees.

These perils are all covered by our policies.

What is Personal Possessions cover?

This covers Loss or Damage to Valuables, Money, Credit Cards and Personal Effects belonging to you whilst you are away from home.

Our Ultima product covers this automatically, whilst you can add this cover onto your Median quote.