






# Find the product that's **right** for you

<p><b>Median</b></p> <p>Bedroom rated cover for homes with up to 4 bedrooms</p> 	<p><b>Ultima</b></p> <p>Comprehensive cover for larger home with lots of contents!</p> 	<p><b>Essentials</b></p> <p>Entry level cover for first time buyers or smaller homes</p> 	<p><b>Lettings</b></p> <p>Specialist cover for Landlords</p> 
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## The Basics

Cover Quality	✓✓✓✓	✓✓✓✓✓	✓✓	✓✓✓✓
Number of bedrooms	1-4	Unlimited	1-4	1+
Underwriters	 			

## Buildings

Cover Limits	up to £500,000	£50,000 - £700,000	£30,000 - £250,000	£50,000 - £700,000
Standard perils covered	YES	YES	YES	YES
Accidental Damage	BASIC (option to upgrade to FULL)	FULL	BASIC	FULL
Excesses available	£60/£100	£60/£100/£250/£500	£100/£250	£100/£250/£500
Trace/access of pipes	£5,000	£5,000	NO	NO
Legal liability	£2,000,000	£2,000,000	£1,000,000	£2,000,000

## Contents

Cover Limits	Up to £55,000	£15,000 - £125,000	£15,000 - £30,000	7.5% of Buildings* <sup>2</sup> Sum Insured
New for old cover	YES	YES	YES	YES
Accidental Damage	BASIC (option to upgrade to FULL)	FULL	BASIC	NO
Away from home cover	£2,000 (Item limit £1,500) OPTIONAL	WORLDWIDE	NO	NO
Valuables cover	1-2 Bedrooms £8,000 (in the home) 3 Bedrooms £10,000 (in the home) 4 Bedrooms £12,500 (in the home) (Item limit £2,000)	30% of Sum Insured (£1,500 item limit for unspecified items)	up to £3,000 (in the home) (Item limit £1,000)	NO
Extra cover during Religious Festivals	£3,000	£3,000	NO	NO
Extra cover during Weddings	£3,000	£3,000	NO	NO
Theft of money	£500	£750	NO	NO
Fraudulent use of bank cards	£1,000* <sup>1</sup>	£1,000	NO	NO
Freezer contents	£1,000	£1,000	£250	NO
Cycles	£500 per cycle	£750 per cycle	NO	NO
Property left in the open	£1,000	£1,000	£250	NO
Outbuilding contents	£2,500	£2,500	£500	NO
Office equipment in the home	£5,000	£5,000 or 10% of SI (£1,500 single article limit)	NO	NO
Replacement locks	Up to Sum Insured	Up to Sum Insured	NO	NO
Cover for child at University	£5,000 (Item limit £1,500)	£5,000	NO	NO
Theft from unattended vehicles	£1,000	£1,000	NO	NO

## Discounts

Brand new home	NO	YES	NO	NO
First time buyer	YES	NO	YES	NO
No claims discount	Up to 5+ years	Up to 5+ years	Up to 5+ years	NO
Security and Neighbourhood Watch	YES* <sup>3</sup>	YES	YES	NO
Combined policies (B & C)	YES	YES	YES	NO

## Added value options

DAS Home Emergency Cover	YES	YES	YES	YES
DAS Legal Expenses	YES	YES	YES	YES

\*<sup>1</sup> Only if optional Personal Belongings cover taken

\*<sup>2</sup> For specified items within the policy wording only

\*<sup>3</sup> Zurich policies automatically include a Security discount