

Home Policy Schedule



This Home Policy Schedule provides important details about your policy. It must be read along with the Guide to your Admiral Home Insurance cover, which is available online at www.admiral.com.

Your Details:

Name:	Hannah Ford	Policy number:	P69457934
Address:	1 Grangemount Cottage Grange Road Dunfermline KY11 3DG	Issued by:	Admiral
		Issue date:	29/09/2021
		Reason for issue:	New Business
Contact number:	07449971806	Email address:	hannah.ford2809@gmail.com

Description of your Admiral Home Insurance Cover:

Period of cover from:	30/09/2021	Family Legal Protection:	Not Included
Period of cover to:	30/09/2022	Home Emergency Cover:	Not Included
Who is covered:	Insured & Partner/Spouse/ Family	If any of the covers listed above are referenced as 'Included' or 'Policy Upgrade' please visit www.admiral.com to access the relevant terms and conditions.	
Type of cover:	Combined		
Sections of the policy which apply:	Section 1, 2		
Endorsements which apply:	See overleaf		
Total High Risk Items Limit:	£10,000		
Days unoccupied limit:	30 days		

Premium Details: (Debit Card)

Policy Upgrades:	Home Insurance Premium:	£139.99
	Policy Upgrades Total:	£0.00
	Insurance Premium Tax:	£16.80
	Total:	£156.79

Excess Details:

An excess is the amount you must pay in the event of any claim, regardless who is to blame for an incident.

Buildings:

Claim Cause	Compulsory Excess	Voluntary Excess	Total Excess
Compulsory:	£100	£250	£350
Flood:	£250	£250	£500
Escape of water:	£500	£250	£750
Subsidence:	£1,000	£250	£1,250

Contents:

Claim Cause	Compulsory Excess	Voluntary Excess	Total Excess
Compulsory:	£100	£250	£350
Flood:	£250	£250	£500
Escape of water:	£500	£250	£750

Excess Explanatory Notes:

Compulsory Excess:	This excess applies to all claims. The Buildings or Contents Compulsory Excess will apply.
Claim Cause Excess:	In the event that the claim was caused by one of the Claim Causes listed we will charge the greater of the Compulsory Excess or the Claim Cause Excess.
Voluntary Excess:	This is the excess you chose to include when arranging cover. The Voluntary Excess is added to the Compulsory Excess (or the Claims Cause Excess where appropriate) and the total must be paid in the event of any claim made.

Where the item is insured under the Buildings and Contents sections of your policy, the section(s) under which your claim will be settled will be based on the overall nature of your claim. If the overall nature of your claim is both Buildings and Contents, then the higher excess will always apply.

Cover and Limits:

Section 1 - Buildings:

Buildings	Limit	Buildings	Limit
Buildings sum insured:	Unlimited	Emergency access for garden damage:	£500
Locks and keys:	£500	Frost damage to plumbing installation:	Included
Site clearance and building fees:	Included	Trace and access:	Not Included
Alternative accommodation & loss of rent:	£30,000	Property owner's liability:	£1,000,000
Sale of home:	Not Included	Accidental breakage of glass or sanitary ware:	Not Included
Emergency access:	£500	Buildings accidental damage:	Not Included
		Matching Items:	Not Included

Section 2 - Contents:

Contents	Limit	Contents	Limit
Contents sum insured:	£50,000	Digital downloads:	£500
New purchases:	Not Included	Domestic staff's belongings:	Not Included
Contents temporarily away from home:	Not Included	Visitors belongings:	Not Included
Contents at university:	Not Included	Household removal and temporary storage:	Not Included
Contents at a nursing home:	Not Included	Fatal injury benefit:	Not Included
Items in a bank:	Not Included	Office equipment:	£2,500
Deeds and documents:	Not Included	Freezer food:	£250
Celebration cover:	£3,000	Occupier's Liability:	£1,000,000
Loss of metered water or oil:	£500	Personal Liability:	£1,000,000
Theft from garages and outbuildings:	Not Included	Tenant's Liability:	£5,000
Garden contents:	Not Included	Employers Liability:	Not Included
Garden plants:	£500	Liability as occupier of your temporary accommodation:	Not Included
Money:	£250	Accidental damage to audio visual equipment:	Not Included
Credit Card Cover:	£250	Accidental breakage of mirrors or glass:	Not Included
Locks and keys:	£500	Full contents accidental damage:	Not Included
Alternative accommodation:	£10,000	Matching Items:	Not Included

Section 2 - Specified Items:

No Specified Item Cover

Single unspecified High Risk items worth more than £1,000 must be specified in the table above to be covered to their full value.

Section 3 - Cover Away From Home:

Personal Possessions Limit **£0**

(Excludes Pedal Cycles)

Section 4 - Pedal Cycles:

No Specified Pedal Cycle Cover

Single unspecified pedal cycles worth up to £350 are covered in and away from home. Single pedal cycles worth more than £350 are only covered if shown above.

Extra Conditions (Endorsements):

Under Section 1 (Buildings) there is no cover under Item 7 (Storm or flood) for loss or damage to or arising from your flat roof unless it is inspected at least once every 8 years by a builder/roofer and any required repairs are carried out immediately.

Your home must contain at least two fire extinguishers, with at least one being in the kitchen. A fire blanket must also be installed in the kitchen

