

My Home Insurance Document

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what is covered ?

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Aviva Direct Home Insurance covers loss or damage to your buildings and/or contents. It includes protection against fire, flood, storm, theft, and subsidence. For buildings, it covers the structure of your home, alternative accommodation if your home cannot be lived in, replacement of external door locks, sourcing a domestic water leak, and public liability. For contents, it covers loss or damage to contents in your home and its garages, outbuildings, or gardens, replacement of external door locks, limited cover for contents away from home within the British Isles, damage to freezer food caused by a change in temperature, and liability if you are found to be legally responsible for injury to a third-party or damage to their property. Optional cover is also available for additional accidental damage to buildings or contents, personal belongings, pedal cycles, legal services, and home emergency cover.

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what is not covered ?

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Some of the exclusions from coverage include:

- Damage from wear and tear, electrical and mechanical breakdown, or gradual deterioration
- Wet or dry rot
- Storm damage to fences, gates, and hedges
- Certain losses and damage to buildings or contents when your home is unoccupied for more than the number of days shown on your schedule
- Certain losses or damage caused by paying guests or tenants
- The cost of replacing undamaged items that form part of a pair, set, or suite
- Motorized vehicles, aircraft, boats, boards, caravans, or trailers

These are just some examples, and there may be other exclusions mentioned in the policy documents.

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Some examples of what is not covered by Aviva Direct Home Insurance include damage from wear and tear, electrical and mechanical breakdown, wet or dry rot, storm damage to fences, gates, and hedges, certain losses and damage to buildings or contents when your home is unoccupied for more than the specified number of days, certain losses or damage caused by paying guests or tenants, the cost of replacing undamaged items that are part of a pair, set, or suite, and motorized vehicles, aircraft, boats, boards, caravans, or trailers.

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