

M&S Home Insurance

Summary of cover limits

M&S INSURANCE

The table below outlines the cover provided under M&S Home Insurance, Standard and Premier options so you can see at a glance the cover limits and optional additional cover available.

Full details of the terms and conditions of each element of cover can be found in the Policy Booklet.

Buildings section	Standard	Premier
These limits are subject to the maximum amount of cover and are not in addition to the sum insured		
Buildings sum insured	Up to £1,000,000	Unlimited
Emergency access	Up to £1,000,000	Unlimited
Tracing and accessing leaks	Up to £1,000,000	Unlimited
Blocked drains	£1,000	Unlimited
Replacement locks	Up to £1,000,000	Unlimited
Your liability to the public	£5,000,000	£5,000,000
Loss of rent and the cost of alternative accommodation	Up to £1,000,000	Unlimited
Buildings optional covers		
Accidental damage	Limited Cover – Up to £1,000,000 (Limited Accidental Damage cover was only available to policies in force before 26th August 2021). Extra – Unlimited	Automatically included – Unlimited

Contents section	Standard	Premier
These limits are subject to the maximum amount of cover and are not in addition to the sum insured:		
Contents sum insured	Up to £100,000	Unlimited
Total valuables	£25,000	£50,000
Valuables single item limit	£10,000	£15,000
Personal money in the home	£500	£500
Visitors' personal belongings	Up to £100,000	Unlimited
Plants in the garden	Up to £100,000	Unlimited
Contents in garages	Up to £100,000	Unlimited
Contents in outbuildings	Up to £100,000	Unlimited
Contents temporarily removed from the home for <ul style="list-style-type: none"> • Students living away from home • Dependent relatives living in a nursing or care home 	Up to £100,000	Unlimited
Home office equipment	Up to £100,000	Unlimited
Food in freezers	Up to £100,000	Unlimited
Loss of domestic heating fuel	Up to £100,000	Unlimited
Loss of domestic metered water	Up to £100,000	Unlimited
Household removals	Up to £100,000	Unlimited
Title deeds	Up to £100,000	Unlimited
Emergency access	Up to £100,000	Unlimited
Electronic data	£2,500	£2,500

M&S goods in transit	n/a	Unlimited
Loss of rent and the cost of alternative accommodation	Up to £100,000	Unlimited
Occupier's and personal liability	£5,000,000	£5,000,000
Employers liability	£10,000,000	£10,000,000
Tenant's liability	£40,000	£40,000
Contents optional covers		
Accidental damage	Limited Cover – Up to £1,000,000 (Limited Accidental Damage cover was only available to policies in force before 26th August 2021). Extra – Unlimited	Automatically included – Unlimited
Contents away from home (worldwide)	Up to £25,000	Up to £50,000
Contents away from home valuable single item limit	£10,000	£15,000
Pedal cycles away from home (worldwide)	£250 – £10,000	£250 – £15,000

Optional Extras	Cover limit
Optional extras that can be added to your policy. The cover and limits shown below apply to both the Standard and Premier options.	
Legal expenses	
Legal costs and court fees	Up to £50,000
Home emergency cover	
Cost of repairs, labour, and VAT per emergency Overnight accommodation, including travel if your home is uninhabitable as a result of the emergency	Up to £1,000 Up to £1,000

Policy excesses

The table below shows compulsory excess levels. A voluntary excess can be added to the compulsory excess to give you your total excess which is the amount you have to pay on each successful claim. By doing this your premium may be reduced. Your Schedule will confirm the total excess that applies to you.

Cover	Standard	Premier
Buildings*	£100	£100
Buildings – subsidence	Minimum £1,000	Minimum £1,000
Buildings – escape of water	Minimum £450	Minimum £450
Contents**	£100	£100
Contents – escape of water	Minimum £450	Minimum £450
Contents away from the home	£100	£100
Legal service	No excess	No excess
Home Emergency cover	No excess	No excess

*No excess applies to Emergency access and Your liability to the public.

**No excess applies to Emergency access and Occupier's, personal and employer's liability.

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