



Your details

Your policy number:  
MHO099514269

Property insured:  
SL6 1XL  
Contents

 Click here  
for Insurance  
Summary

Mr. N Lancaster & Mrs. Catherine Lancaster  
11 Horseguards Drive  
Maidenhead  
Berkshire  
SL6 1XL

6 December 2019



## Here's to another year of top-rated cover

Dear Mr. Nigel Lancaster & Mrs. Catherine Lancaster

A big thank you for choosing us as your home insurer for another year.

**Your renewed cover is effective from 17.12.2019 until 16.12.2020**

**This year your price is: £243.36**

**Last year your cover cost: £221.31**

All prices displayed include Insurance Premium Tax, at the appropriate rate, where applicable.

Now that your policy has been renewed we've enclosed all the documents you'll need should you need to make a claim. Your documents are also available at [aviva.co.uk/myaviva](http://aviva.co.uk/myaviva).

If you want to check or make any changes to your policy, please visit [aviva.co.uk/myaviva](http://aviva.co.uk/myaviva) or call us.

Yours sincerely,

**Your Aviva Customer Team**

**Any changes?**



**0345 030 7078**

Calls may be recorded and/or monitored

**Review your policy**



**[aviva.co.uk/myaviva](http://aviva.co.uk/myaviva)**



**MyAviva app**

## Extras selected by you

Specified Valuables

£32.16

## Need to make a claim?

Call us as soon as you can on **0345 030 6945**

Contents and buildings claims helpline

**0345 030 6945**

Legal services claims helpline

**0800 096 5850**

Home emergency claims helpline

**0345 300 3346**

**Concerned about flooding?** For advice, visit [aviva.co.uk/flood](http://aviva.co.uk/flood)

Calls may be recorded and/or monitored

## Great benefits from Aviva

### Excellent cover



Independent financial researcher, Defaqto, award their 5 Star Rating to excellent products with a comprehensive range of features and benefits. Like your home cover.

### Easy to manage online



[aviva.co.uk/myaviva](http://aviva.co.uk/myaviva) gives you access to your Aviva policies in one place. You can make changes, download your documents and check your cover safely and securely on all devices.

Calls may be recorded and/or monitored.

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## Your Home insurance summary:



We've put your policy documents in one place, so you can easily find what you need when you need to

### Your Home Policy:

#### [Cover letter](#)

Find your premium and policy number.

#### [Schedule](#)

Check the cover your policy gives you. Also, see your cover limits, excess and any clauses that could affect you.

If the info doesn't look right in these documents, get in touch by visiting [www.aviva.co.uk/myaviva](http://www.aviva.co.uk/myaviva) or please call us on **0345 030 7078**

### Need Help?

Go online at

[www.aviva.co.uk/myaviva](http://www.aviva.co.uk/myaviva)

Or call us on

**0345 030 7078**

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls maybe recorded and/or monitored

**YOUR HOME RENEWAL POLICY SCHEDULE**  
What cover your policy provides. Read and keep safe

**Your Policy number: MHO099514269**

**Period of cover required:** From 17 December 2019 to 16 December 2020

**Your personal details**

**Name:** Mr. Nigel Lancaster & Mrs. Catherine Lancaster  
**Address:** 11 Horseguards Drive MAIDENHEAD Berkshire SL6 1XL  
**Address of property to be insured:** 11 Horseguards Drive, MAIDENHEAD, Berkshire SL6 1XL

**Your policy details**

You have 5 years unprotected no claims discount applicable to the contents section.

**Your policy cover. To be read in conjunction with your Policy Booklet.**

Under Buildings and Contents where individual covers are shown in *italic* text this means that they are 'inclusive' covers under the respective section and cannot be removed.

**Contents section**

In the event of a claim, your policy covers you for:

**Unlimited**

More specific limits apply which are shown below:

<i>Total valuables</i>	£10,000
<i>Valuables single article</i>	£2,000
<i>Personal money in the home</i>	£750
<i>Contents temporarily removed</i>	£5,000
<i>Contents in garage*</i>	£2,500
<i>Contents in other outbuildings*</i>	£2,500
<i>Contents in garden</i>	£1,500
<i>Cost of re-landscaping</i>	£2,500
<i>Any one tree, shrub or plant</i>	£250
<i>Home office equipment</i>	£5,000
<i>Replacement locks</i>	£1,000
<i>Food in freezer</i>	£1,000
<i>Loss of domestic heating fuel</i>	£2,000
<i>Loss of domestic metered water</i>	£2,000
<i>Visitors effects</i>	£1,000

\*Limit applies to theft or attempted theft claims only (policy limit applies to other types of claim)

Other sum insured limits (not subject to the specified limits above):

<i>Loss of rent and cost of alternative accommodation</i>	£10,000
<i>Fatal injury benefit</i>	£5,000
<i>Occupiers and personal liability</i>	£5,000,000
<i>Employers liability</i>	£10,000,000
<i>Tenants liability</i>	£15,000

**Specified Valuables (in addition to the limits stated above):**

aude miaguige mens watch £7,680

Continued Overleaf

## Contents section

### Accidental Damage cover to Contents in the home

Accidental damage to non portable home entertainment equipment, mirrors and glass Not covered

Extra accidental damage cover to contents Not covered

### Personal Belongings in and away from your home

*These limits apply in addition to the limits stated above*

Not covered

### Personal Belongings - Specified Personal Belongings (in addition to the limits stated in the Personal Belongings section)

Not covered

### Personal Belongings - Pedal Cycles

Not covered

### Excess

You will pay the first £500 towards any escape of water claim.

You will pay the first £500 towards any other contents claim.

## Buildings section

Not covered

## Legal Services

Not covered

## Home Emergency Cover

Not covered

## Unoccupancy

You have confirmed that the home will not be unoccupied for more than 60 consecutive days

## Your premium details

**Total premium** **£243.36**

This includes:

■ Contents	£211.20
■ Specified Valuables	£32.16

The total amount payable will be £243.36.

This total amount includes Insurance Premium Tax at the appropriate rate, where applicable.

### Flood Re

Flood Re is a scheme developed by the insurance industry and the Government to make flood cover more affordable for households at the highest risk of flooding.

As a result of Flood Re, there should be far more home insurance options available to households like yours. The flood risk under your policy will be passed to Flood Re and in the event of a flood claim under your policy we will recover the cost of this from Flood Re. This will not affect the handling of your claim, which would be dealt with and paid for entirely by Aviva in the normal way.

For further information about how Flood Re works and what the benefits are, visit [www.aviva.co.uk/floodre](http://www.aviva.co.uk/floodre) where you will also be able to find information about flood prevention and protection.

### Method of Payment

Annual by credit card.

All cancellations (outside of the 14 day statutory cooling off period) and some adjustments during the term of this policy are subject to administration charges. Please refer to your Important Information document and policy booklet for details.

Your premium includes a customer discount. This will continue to apply providing that you have two or more policies with us.

Your premium reflects an internet discount.

## Clauses applicable

None