

Buildings Cover Limits

Causes Covered	Standard Policy Limit
Buildings Cover Maximum Claim Limit	£1,000,000
Alternative Accommodation	20% of the maximum claim limit for buildings
Replacement Locks & Keys	£750
Removal of Squatters	£10,000
Trace & Access	£5,000
Property Owners Liability	£2,000,000
Trees, Shrubs, Plants and Lawns	£1,500

Contents Cover Limits

Causes Covered	Standard Policy Limit
Contents Cover Maximum Claim Limit	£100,000
Theft of Contents from an Outbuilding or Garage	£3,000
Loss of Metered oil or water	Up to the maximum claim limit for Contents
Occupiers & Personal Liability	£2,000,000
Employers Liability	£10,000,000
Tenants liability	20% of the maximum claim limit for Contents
Contents temporarily removed	Up to the maximum claim limit for Contents
Rent & Alternative Accommodation	20% of the maximum claim limit for Contents
Replacement locks & keys	£750
Wedding/Birthday and Religious increase	£3,000
Visitors Personal Belongings	£1,000
Tenants Improvements	20% of the maximum claim limit for Contents
Students Belongings	Up to the maximum claim limit for Contents
Business Equipment (Clerical)	Up to the maximum claim limit for Contents
Title Deeds & Personal Documents	£2,500
Freezer Food	Up to the maximum claim limit for Contents
Money in the Home	£750
Credit Cards in the Home	£500
Total unspecified High Risk items Limit/Valuables	£30,000
Single unspecified High Risk item limit/Valuables	£2,500
Single specified item limit	£10,000
Contents in the open (within the property boundaries)	£2,000
Electronic Data Downloads	£2,500

Optional Cover Extensions

Causes Covered	Buildings	Contents	Standard Policy Limits
Accidental Damage Cover	Y	Y	Up to the Buildings or Contents Maximum Claim limit
Home Emergency cover	Y	Y	£1,000 per claim
Personal legal Protection	Y	Y	£50,000

Optional Personal Belongings Cover

Unspecified Personal Belongings		Specified Personal Belongings	
	Policy Limit		Policy Limit
Maximum Unspecified sum insured	£20,000	Total Maximum Specified Personal Belongings	£20,000
Single Item limit (Non Cycle)	£2,500	Single Specified Limit (Non Cycle)	£10,000
Single Item Limit (Cycles)	£500	Maximum Combined Unspecified and specified	£20,000
Personal Money	£750	Single Specified Limit (Cycles)	£3000
Credit Cards	£500	Maximum All Specified Cycles	£5,000
Mobile Phones	Up to chosen PB cover limit	Maximum number of Cycles	5

Standard Policy Excess Amounts

Standard policy Excess	£100
Escape of Water	£250
Subsidence, Heave or Landslip	£1,000

CAVERE HOME INSURANCE



For intermediary use only

A POLICY WITH A VARIETY OF FEATURES GIVING THE FREEDOM TO CHOOSE THE OPTIONS THAT BEST SUIT YOUR CUSTOMER'S CIRCUMSTANCES.

- Underwritten by Royal & Sun Alliance, the Cavere Home Insurance product is highly rated. Cavere manages the whole product lifecycle from application, through fulfilment, mid-term adjustments and renewals. This means we are not only very competitive but we take the hassle away from you in administering the product, allowing you to focus on selling and the customer.
- The product is net rated so you choose the commission rate and the price you charge
- Applications are made online via the Cavere application site, Magenta.
- Placing a policy on risk could not be easier. Magenta guides the advisor through the sale in a logical manner and provides contract certainty instantly.
- We do not charge for payment by direct debit or card so the price we quote is the price the customer pays



CAVERE
INSURANCE

PRODUCT HIGHLIGHTS

Buildings

- Bedroom rated
- Sum insured up to £1 million
- Building repairs guaranteed
- £10,000 cover for squatters
- Trace and Access cover up to £5000
- £2 million property owner's liability cover
- Optional Home Emergency cover

Contents

- Sum insured up to £100,000
- Claims settled by either replacing the items, paying their cash value or by repairing them
- £750 cover for money
- £500 cover for credit cards
- Cover for freezer food
- Optional Legal Expenses cover