

Summary of cover limits

The table below outlines the cover provided under Pedal Cover and Podium Home insurance products so at a glance you can see the cover limits we include under each tier. We will provide the full terms and conditions of each element of cover in the policy booklet.

	Pedal Cover	Podium
Buildings (blanket limit)	✓ £750,000	✓ £1,000,000
Storm or flood	✓ Covered	✓ Covered
Water or oil escaping from fixed water or heating systems	✓ Covered	✓ Covered
Trace and Access	✓ £2,500	✓ £5,000
Theft or attempted theft	✓ Covered	✓ Covered
Fire, explosion, lightning, earthquake and smoke	✓ Covered	✓ Covered
Being hit by vehicles, aircraft, flying objects and animals	✓ Covered	✓ Covered
Subsidence or heave of the site on which your home stands, or landslip	✓ Covered	✓ Covered
Vandalism or malicious acts	✓ Covered	✓ Covered
Falling trees or branches	✓ Covered	✓ Covered
Falling TV aerials, radio aerials, satellite dishes and their fittings	✓ Covered	✓ Covered
Frost damage to water pipes and tanks	✓ Covered	✓ Covered
Riot, civil unrest, labour disputes or political disturbance	✓ Covered	✓ Covered
Weight of snow	✓ Covered	✓ Covered
Service pipes and cables	✓ Covered	✓ Covered
Loss of keys	✓ Covered	✓ Covered
Emergency entry to buildings and gardens	✗ Not Covered	✓ Covered
Alternative accommodation, kennel fees and storage	✓ £25,000	✓ £50,000
Clearance costs	✓ Covered	✓ Covered
Professional fees	✓ Covered	✓ Covered
Government or local authority regulations and requirements	✓ Covered	✓ Covered
The time between exchange and completion when selling your home	✗ Not Covered	✓ Covered
Sets and suites	✗ Not Covered	✓ Covered
Accidental damage	? Optional	✓ Covered
Property owner's liability	✓ £2,000,000	✓ £2,000,000

Contents (blanket limit)	✓ £75,000	✓ £100,000
Valuables inner limit	✓ £22,500	✓ £30,000
Valuables single item limit unspecified	✓ £2,500	✓ £5,000
Valuables single item limit specified	✓ £10,000	✓ £15,000
Storm or flood	✓ Covered	✓ Covered
Water or oil escaping from fixed water or heating systems	✓ Covered	✓ Covered
Theft or attempted theft from your home	✓ Covered	✓ Covered
Theft from outbuildings/garages	✓ £5,000	✓ £10,000
Fire, explosion, lightning, earthquake and smoke	✓ Covered	✓ Covered
Being hit by vehicles, aircraft, flying objects and animals	✓ Covered	✓ Covered
Subsidence or heave of the site on which your home stands, or landslip	✓ Covered	✓ Covered
Vandalism or malicious acts	✓ Covered	✓ Covered
Falling trees or branches	✓ Covered	✓ Covered
Falling TV aerials, radio aerials, satellite dishes and their fittings	✓ Covered	✓ Covered
Riot, civil unrest, labour disputes or political disturbance	✓ Covered	✓ Covered
Frozen and chilled foods	✓ Unlimited	✓ Unlimited
Loss of keys	✓ Covered	✓ Covered
Moving home	✓ Covered	✓ Covered
Oil and metered water	✓ Covered	✓ Covered
Alternative accommodation, kennel fees and storage	✓ £15,000	✓ £30,000
Contents outside within boundaries of your home	✓ £1,000	✓ £2,500
Contents temporarily away from the home	✗ Not Covered	✓ £10,000
Contents at university, college or boarding school	✗ Not Covered	✓ £10,000
Downloaded content	✗ Not Covered	✓ £3,000
Garden plants	✗ Not Covered	✓ £2,500 per claim £500 per plant
Birth of a child, religious festivals & weddings / civil partnership	✗ Not Covered	✓ Increase by 10%
Title deeds	✗ Not Covered	✓ Covered
Business equipment	✗ Not Covered	✓ £10,000
Money in the home	✓ £500	✓ £1,000
Guests belongings	✓ £500	✓ £1,000
Sets and suites	✗ Not Covered	✓ Covered
Credit Cards	✓ £1,000	✓ £2,500
Accidental damage	? Optional	✓ Covered
Personal liability	✓ £2,000,000	✓ £2,000,000
Employer's liability	✓ £5,000,000	✓ £10,000,000
Tenant's liability	✓ £10,000	✓ £15,000

Pedal Cycles

We cover pedal cycles listed in your schedule. Below are the maximum limits allowable on each tier.

Theft at and away from the home	✓ Covered	✓ Covered
Accidental damage	✓ Covered	✓ Covered
Pedal cycles maximum limit	✓ £25,000	✓ £50,000
Pedal cycles single bike limit	✓ £10,000	✓ £15,000
Depreciation from price paid	✓ None	✓ None
Overseas travel	✓ Europe 30 days per trip	✓ Worldwide 60 days per trip
Cycling disciplines	✗ Excluding: Criteriums, Road Racing, Downhill Mountain Biking	✓ All
Public Liability	✓ £2,000,000	✓ £2,000,000
Taxi Reimbursement	✓ £100	✓ £200
Cycle Hire	✓ £25 per day, up to 10 days	✓ £35 per day, up to 10 days
Race Fee Cancellation	✓ 1 event up to £250	✓ 1 event up to £500
Personal Accident		
Loss of Limb	✓ £5,000	✓ £10,000
Loss of Sight	✓ £5,000	✓ £10,000
Death	✓ £10,000	✓ Death £15,000.
Physiotherapy	✓ up to £350	✓ £500
Dental Cover	✓ up to £350	✓ £500

Personal Possessions

Accidental loss and damage unspecified	✓ £2,500	✓ £5,000
Accidental loss and damage specified	✓ As per schedule	✓ As per schedule
Accidental loss single item limit specified	✓ £10,000	✓ £15,000
Theft from unattended locked vehicles	✓ £500	✓ £1,000
Items in a bank or safe deposit box	✓ Covered	✓ Covered
Theft or accidental loss of money away from the home	✓ £500	✓ £1,000
Overseas travel	✓ Europe 60 days a year	✓ Worldwide 60 days a year
Sets and suites	✓ Not Covered	✓ Covered
Repair Guarantee	✓ 12 months	✓ 12 months

Family Legal Protection

	✓ £50,000	✓ £50,000
Employment Disputes	✓ Covered	✓ Covered
Contract Disputes (including sale of property)	✓ Covered	✓ Covered
Property Protection	✓ Covered	✓ Covered
Tax protection	✓ Covered	✓ Covered
Personal Injury	✓ Covered	✓ Covered
Legal Defence	✓ Covered	✓ Covered
Jury service and court attendance	✓ Covered	✓ Covered
Clinical Negligence	✓ Covered	✓ Covered
Identity Theft Legal Expenses	✓ Covered	✓ Covered