

COMPARE OUR THREE LEVELS OF COVER

This document lets you see the different cover limits for our Red, Silver and Gold policies. Home insurance is arranged and administered by Ageas Retail Limited. You can find full details, including exclusions, terms and conditions in your policy document.

Buildings

	Red	Silver	Gold
Buildings sum insured	£500,000	£1 million	£1.5 million
Accidental damage to glass and sanitary fittings	No cover	Included	Included
Accidental damage extension	Optional	Optional	Optional
Accidental damage to underground services	No cover	Included	Included
Rent and alternative accommodation	20% of maximum claim limit for buildings	20% of maximum claim limit for buildings	20% of maximum claim limit for buildings
Damaged caused by emergency services (Buildings)	£500	£500	£500
Damage caused by emergency services (Garden)	£500	£500	£500
Removal of squatters	No cover	Included	Included
Replacement locks and keys	No cover	£1,000	£1,000
Compulsory evacuation alternative accommodation (for up to 30 days if a local authority evacuates a neighbourhood)	No cover	£500	£500
Property owners' liability	£2 million	£2 million	£2 million

Contents

	Red	Silver	Gold
Contents sum insured	£50,000	£60,000	£150,000
Accidental damage to TV, Video and Audio Visual equipment (including mobile devices and gadgets)	No cover	Included	Included
Accidental damage extension (including mobile devices and gadgets)	Optional	Optional	Optional
Business equipment	£2,500	£5,000	£5,000
Maximum for any 1 item of business equipment	£1,000	£2,000	£2,000
Money in the home	£200	£750	£750
Credit cards in the home	£200	£1,000	£1,000
Title deeds and documents	£2,500	£2,500	£2,500
Contents in the open	£500	£1,000	£1,000
Maximum for any 1 item in the open	£150	£300	£300

Contents

	Red	Silver	Gold
Contents in outbuildings (other than theft)	£2,500	Up to maximum claim for limit for contents	Up to maximum claim for limit for contents
Theft of contents from an outbuilding or garage	£1,000 (if not secured)	£1,000 (if not secured)	£1,000 (if not secured)
Theft of contents from a secured outbuilding or garage	£2,500	£2,500	£2,500
Maximum claim limit for theft of jewellery and watches from the home unless stolen from a fixed locked safe or unless specified	£10,000	£10,000	£10,000
Frozen food	No cover	Up to maximum claim for limit for contents	Up to maximum claim for limit for contents
Fatal injury	No cover	£5,000	£5,000
Guest personal belongings	No cover	£1,000	£2,500
Shopping in transit	No cover	£400	£400
Counselling fees	No cover	£1,000	£1,000
Dual contents cover	No cover	£5,000	£5,000
Contents temporarily removed	No cover	20% of maximum claim limit for contents	20% of maximum claim limit for contents
Rent and alternative accommodation	20% of maximum claim limit for contents	20% of maximum claim limit for contents	20% of maximum claim limit for contents
Student belongings	No cover	£5,000	£5,000
Maximum for any one item of student belongings	No cover	£1,000	£1,000
Newly acquired contents (contents covered for 60 days from the date of purchase without the need to declare them until the 60th day if the contents claim limit exceeded). This is in addition to any cover provided on the product already.	No cover	£1,000	£1,000
Loss or damage to downloaded data (covers loss or damage to non-recoverable electronic data that has been legally downloaded)	No cover	£1,000	£1,000
Pedal cycles within the boundaries of the home	£500	£500	£500
Maximum limit for any one high-risk item	£2,000	£2,000	£5,000
High-risk property inner limit total	1 bedroom £4,000 2 bedroom £6,000 3 bedroom £8,000 4 bedroom £10,000 5 bedroom £12,000	1 bedroom £6,000 2 bedroom £8,500 3 bedroom £10,000 4 bedroom £12,500 5 bedroom £15,000	1 bedroom £10,000 2 bedroom £20,000 3 bedroom £30,000 4 bedroom £40,000 5 bedroom £50,000

Specified personal belongings extension

	Red	Silver	Gold
Maximum limit for specified personal belongings away from the home	£10,000	£15,000	£20,000
Maximum for any one item for specified personal belongings away from the home	£5,000	£10,000	£15,000

Unspecified personal belongings extension

	Red	Silver	Gold
Unspecified personal belongings	Optional	Optional	Optional
Unspecified personal belongings limit	Up to £5,000	Up to £10,000	Up to £20,000
Maximum for any one item	£2,000	£2,000	£5,000
Money away from the home	£200	£750	£750
Credit cards away from home	£200	£1,000	£1,000
Mobile devices and gadgets	£1,000	£1,000	£1,000
DVDs/CD/records/cassette	£200	£200	£200
Pedal cycles away from home	£500	£500	£500

Liability

	Red	Silver	Gold
Public and personal liability	£2 million	£2 million	£2 million
Liability and domestic employees	£5 million	£10 million	£10 million
Tenants' liability	10% of the maximum claim limit for contents	20% of the maximum claim limit for contents	20% of the maximum claim limit for contents
Unpaid damages	£2 million	£2 million	£2 million

Please refer to the Policy Document for full details and exclusions.
If you would like to talk to us, just give us a call on 0330 303 1122.



Virgin Money Home Insurance is promoted and arranged by Virgin Money Personal Financial Service Ltd and arranged and administered by Ageas Retail Limited. Home Insurance is underwritten by Ageas Insurance Limited, who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 202039). Virgin Money Personal Financial Service Ltd (Financial Services Register No. 179271) and Ageas Retail Limited (Financial Services Register No. 312468) are authorised and regulated by the Financial Conduct Authority. Virgin Money Personal Financial Service Ltd (Company No. 3072766) is registered in England and Wales. Registered Office Address - Jubilee House, Gosforth, Newcastle upon Tyne NE3 4PL. Ageas Retail Limited (Company No. 1324965) and Ageas Insurance Limited (Company No. 354568) are registered in England and Wales. Registered Office Address - Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA. Additional cover, such as Home Emergency, Garden Cover and Legal Protection, is provided by one of a number of providers, details of which can be found in our Terms of Business Agreement.