

Product Comparison: Amethyst vs Select

Date: 01/06/2016

Cover Summary	Synergy Select	Amethyst
Cover Summary	Worldwide All Risks	Worldwide All Risks
Policy Wording Reference	Select 02/16	AME/0116/PW
Product Summary	Product Summary	Product Summary
Target market	Private Client - MNW	Private Client and Specialist MNW
Minimum Contents SI	None	£75,000
Minimum Buildings SI	None	£250,000
Standard Excess	£250	£250
Building Works Notification	£50,000	£25,000
Minimum Premium	£500 + IPT	£500.00 + HE/LEGAL/IPT/FEE
Unoccupied Definition	60 days	60 days
Average Clause	No - Full Value	No - Full Value
Claims Guarantee	Pay claim in 4 working days once agreed	No guarantee
Cooling off	14 days	14 days
Cancellation by Insurer	30 days	21 days
Liability	Liability	Liability
Public Liability	£5,000,000	£5,000,000
Liability as tenant	Not covered	20% of CSI
Public Liability - Wheelchairs, quad bikes, golf buggies and gardening equipment	£5,000,000	£5,000,000
Quad bikes, sit in toys etc	Yes	Yes
Employers Liability	£5,000,000	£10,000,000
Pollution and Contamination	£5,000,000	£5,000,000
Unrecovered Damages	£250,000	£2,000,000
Defective Premises	£1,000,000	£1,000,000
Directors and Offices Liability (Voluntary Work)	Not covered	£1,000,000
Golfers Liability Cover	Not covered	£5,000,000
Other Benefits	Other Benefits	Other Benefits
Home Emergency	Call out, Labour up to 2 hours, £100 parts, £250 Alt Accom up to a maximum of £1,000	£500 plus £100 alt accom
Legal Expenses	£100,000	£100,000
ID Theft/Fraud	Included in Legal Expenses	Included in Legal Expenses
Travel	Optional	Not Covered
Buildings	Buildings	Buildings
Accidental Damage	Included	Included
Alterations to the Home/Acquired Disability	Not covered	£15,000
Alternative Accommodation	2 years and max of 20% of BSI	2 Years
Loss of Rent	2 years and max of 20% of BSI	2 Years
Damage by Emergency Services (landscaping)	£1,000	£2,500 per claim
Denial of Access/Emergency Closure	Not covered	£5,000 for 30 days
Emergency Entries	£1,000	£5,000
Extended Replacement	Not covered	125% of BSI
Fatal Injury	Not covered	£25,000 (or £5,000 for under 16 years old)
Fixtures and Fittings temporarily removed to another building	Covered	10% of Buildings SI
Garden, Plants and Shrubs/Relandscaping	Max of £5,000 and £500 for any one plant, tree or shrub	5% of BSI or £25,000 (Lower Amount) £1,000 for any one plant, tree or shrub
Ground Rent	Not covered	3 years
Illegal Dpositing of Waste/Fly tipping	Not covered	£5,000
Loss of Metered Water	£10,000	£10,000
Loss of Oil	£10,000	£10,000
New Fixtures and Fittings	Not covered	£10,000
Replacement Locks	Unlimited - £0 excess	Unlimited - £50 excess
Reward	Not covered	£10,000
Sale of Your Premises	Included	Included
Squatters	Not covered	£10,000
Trace and Access	£10,000	£15,000
Unauthorised Use of Electricity Gas or Water	Not covered	£5,000 per claim
Professional Fees & Expenses	20% of BSI	Included within Rebuilding Expenses
Contents of Let home	Not covered	£5,000
Fixed and unfixed building materials	Not covered	Included in new fixtures and fittings
Carpets/curtains whilst rented out	£5,000	£5,000

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Contents - Specific Limits	Contents - Specific Limits	Contents - Specific Limits
Fine Art unspecified SAL	£25,000	£15,000
Fine Art and Antiques default Sum Insured	£10,000 in C/- £25,000 in FA	£15,000 per item up to CSI.
Valuables	£2,500	£5,000
Valuables unspecified SAL	£10,000	£5,000
Guns	£5,000	Included in valuables
Precious Metals	£2,500	Included in valuables
Furs	£5,000	Included in valuables
Tenants Improvements	Included in definition of buildings	Included in definition of contents
Contents in Outbuildings	£7,500	£20,000
Outdoor Items/Contents in the Open	£2,500	£10,000
Personal Documents, Title Deeds and Registered Bonds	£2,500	£5,000
Theft from Unattended Vehicle	£5,000	£2,500
Saddlery and Tack away from Home	Included	£5,000
Watercraft (rowing boats, dinghies, sailboards)	£2,500	£5,000
Home Business Contents	20% of CSI up to max of £15,000	£20,000
Non motorised horse boxes and trailers	Not covered	£5,000
Contents	Contents	Contents
Accidental Damage	Included	Included
Alternative Accommodation	2 years and max of 20% of BSI	2 Years
Rent you owe	2 years and max of 20% of BSI	2 Years
Rent owed to you	2 years and max of 20% of BSI	2 years (loss of rent on buildings)
Bank Cards	£10,000	£25,000
Denial of Access/Emergency Closure	Not covered	£5,000
Fatal Injury	£50,000 (or £5,000 for under 16 years old)	£25,000 (or £5,000 for under 16 years old)
Fridge and Freezer Contents/Spoilage of Food	No limit - £0 excess	No limit
Ground Rent	Not covered	2 years
Guests, Visitors and Domestic employees personal effects	Domestic employees excluded, no mention of visitors	£5,000 £1,000 for any single item, pair or set
Loss of Metered Water	£10,000	£10,000
Loss of Oil/Domestic Heating Oil	£10,000	£10,000
Money	£2,500	£2,500
Moving Home	Byt professional contractors only	15 days maximum whilst in storage
New Acquisitions	20% of CSI (45 days)	20% of CSI, FAA & Valuables SI
Nursing/Residential Care Home Cover	Not covered	£10,000 £1,000 for any single item, pair or set
Replacement Locks	No limit - £0 excess	Up to Contents SI
Reinstating Data	£2,500	£5,000
Storage	No limits	20% of Contents SI
Fine Art in storage	No limits	Not Covered (Can be added by endorsement)
Students and Boarders Possessions	£5,000 and up to £1,000 SAL	£5,000
Temporary Increases to the Sum Insured	20% of CSI (45 days)	£10,000 £1,000 per single item
Contents - Valuables and FAA	Contents - Valuables and FAA	Contents - Valuables and FAA
Death of Artist	Not covered	200% Any one piece up to total £100,000
Defective Title	Not covered	110% or £25,000 (Lower Amount)
Fine Art - New Possessions	20% of FASI (45 days)	Not covered
Valuables - New Possessions	20% of VSI (45 days)	Not covered
Contents - Lifestyle and Recreation	Contents - Lifestyle and Recreation	Contents - Lifestyle and Recreation
Contents Elsewhere (kept in other homes, places of work, caravans or beach huts)	Covered as worldwide all risks	£5,000 £500 for any single item
Hiring Golf Clubs Overseas	Not covered	£25 per day or £250 in total
Hole in One	Not covered	£500
Marquees	Not covered	£20,000
Pedal Cycles	£2,500 and up to £1,000 any one cycle	£5,000
Quad Bikes, Go-Carts and Off-Road Motorcycles	£2,500	£5,000
Reward	Not covered	£10,000
Contents - Other Market Benefits	Contents - Other Market Benefits	Contents - Other Market Benefits
Trace and Access	£10,000	Not Covered
Business documents , computer records	Not covered	Home Business Contents
Book Debts	Not covered	Home Business Contents
Contents Temporarily away from Your Home	Covered in Worldwide All Risks	Covered in Worldwide All Risks