

DMS Home Guard Plus

Comprises of three elements

Home Guard - Home Emergency 500 - Family Legal Protection Classic

Home Guard - Standard Cover

BUILDINGS

Buildings sum insured	£500,000
Property Owners Liability	£2,000,000
Domestic Employers Liability	£5,000,000
Alternative accommodation costs	Lower of 12 months or £100,000
Replacement of locks	£500

CONTENTS IN THE HOME

Contents sum insured	£50,000
All Risks cover on Personal Possessions	
Total sum insured	£2,500
Single article limit	£1,500
Valuables within the home	
Sum Insured	£7,500
Single article limit	£2,000
Loss/Damage of contents of outbuildings or garage	£2,000
Replacement of locks	£500
Household Removal by professional removals firm	Contents but not money/valuables
Replacement of title deeds	£250
Contents temporarily removed from your home within the UK	
Sum insured	£5,000
Single article limit	£1,500
Replacement of Downloaded Information:	£2,000
Seasonal Increase from December 1 to January 15:	10%
Gifts increase 30 days either side of a Wedding:	10%
Salary whilst on Jury Service:	£10,000
Fraudulent use following theft of Credit Cards:	£500
Contents of Freezer:	£500
Garden contents in the open :	£1,000
Theft from an outbuilding or garage:	£2,000
Visitors personal possessions:	£500
Pedal Cycles at home :	£250

OPTIONS TO ADD TO STANDARD COVER

Accidental Damage to Buildings Section	
Accidental Damage to Contents in the Home Section	
World-Wide All Risks cover on Personal Possessions	
Total sum insured	£3,500, £5,000
Single article limit	£3,000, £4,000, £5,000
Valuables within the home	
Increase total sum insured to	£10,000
Increase single article limit to	£3,500, £5,000
Pedal Cycles away from home	£400, £700, £1,250

EXCESSES

General policy excess	£100 – option to inc to £200, £300, £350
Subsidence	£1,000

Home Emergency 500

Roof Damage	£500 inclusive of VAT
Plumbing & Drainage	
Main Heating System	
Domestic Power Supply	
Toilet Damage	
Home Security	
Lost Keys	

Family Legal Protection Classic

Employment Disputes	£50,000
Contract Disputes	
Personal Injury	
Clinical Negligence	
Property Protection	
Tax Protection	
Jury Service & Court Attendance	
Legal Defence	
Identity Theft	