

Home Policy Schedule



This Home Policy Schedule provides important details about your policy. It must be read along with the Guide to your Admiral Gold Home Insurance cover, which is available online at www.admiral.com.

Your Details:

Name:	Jonathan Sherry	Policy number:	P71318435
Address:	12 Meteor Road WEST MALLING Kent ME19 4TH	Issued by:	Admiral
		Issue date:	02/02/2025
		Reason for issue:	Policy Update
Contact number:	07958420313	Email address:	jonathan@torestin.com

Description of your Admiral Gold Home Insurance Cover:

Period of cover from:	03/02/2025	Family Legal Protection:	Not taken
Period of cover to:	03/02/2026	Home Emergency Cover:	Included
Who is covered:	Insured and Partner/Spouse/Family	If any of the covers listed above are referenced as 'Included' or 'Policy Upgrade' please visit www.admiral.com to access the relevant terms and conditions.	
Type of cover:	Combined		
Sections of the policy which apply:	Section 1, 2, 3, 4		
Endorsements which apply:	See overleaf		
Total High Risk Items Limit:	£40,000		
Days unoccupied limit:	60 days		

Premium Details: (Debit Card)

Policy Upgrades:		Home Insurance Premium:	£1,246.38
Home Emergency Cover	Included	Policy Upgrades Total:	£0.00
		Insurance Premium Tax:	£149.57
		Total:	£1,395.95

Your Excesses:

An excess is the amount you must pay if you make a claim.
Your Voluntary Excess amount is shown below. This amount is added to the Compulsory Excess, and makes up the total excess you will pay.
Please contact us if you wish to change your Voluntary Excess.
If your claim was caused by one of the other causes listed below, different excess amounts will apply.
If your claim is for both Buildings and Contents, the excess we'll apply depends on the overall nature of your claim. The higher excess will apply, if the overall nature of your claim is both Buildings and Contents.
The table below/overleaf shows the total excess that will apply to each type of claim.

Buildings:				Contents:			
Claim Cause	Compulsory Excess	Voluntary Excess	Total Ex-cess	Claim Cause	Compulsory Excess	Voluntary Excess	Total Ex-cess
Compulsory:	£50	£250	£300	Compulsory:	£50	£250	£300
Flood:	£250	£250	£500	Flood:	£250	£250	£500
Escape of water:	£350	£250	£600	Escape of water:	£350	£250	£600
Subsidence:	£1,000	£250	£1,250				

Cover and Limits:

Section 1 - Buildings:					
Buildings		Limit		Buildings	
Buildings sum insured:		Unlimited		Emergency access for garden damage:	
Locks and keys:		£1,000		Frost damage to plumbing installation:	
Site clearance and building fees:		Included		Trace and access:	
Alternative accommodation & loss of rent:		£75,000		Property owner's liability:	
Sale of home:		Included		Accidental breakage of glass or sanitary ware:	
Emergency access:		£1,000		Buildings accidental damage:	
				Matching Items:	

Section 2 - Contents:

Contents	Limit	Contents	Limit
Contents sum insured:	£100,000	Digital downloads:	£1,000
New purchases:	Not Included	Domestic staff's belongings:	Not Included
Contents temporarily away from home:	£5,000	Visitors belongings:	£500
Contents at university:	£5,000	Household removal and temporary storage:	Included
Contents at a nursing home:	Not Included	Fatal injury benefit:	Not Included
Items in a bank:	£5,000	Office equipment:	£5,000
Deeds and documents:	£3,000	Freezer food:	£750
Celebration cover:	£5,000	Occupier's Liability:	£2,000,000
Loss of metered water or oil:	£1,000	Personal Liability:	£2,000,000
Theft from garages and outbuildings:	£1,500	Tenant's Liability:	£10,000
Theft from motor vehicle:	£1,000	Employers Liability:	£5,000,000
Garden contents:	£1,000	Liability as occupier of your temporary accommodation:	Not Included
Garden plants:	£3,000	Accidental damage to audio visual equipment:	Included
Money:	£500	Accidental breakage of mirrors or glass:	Included
Credit Card Cover:	£500	Full contents accidental damage:	Included
Locks and keys:	£1,000	Matching Items:	Not Included
Alternative accommodation:	£15,000		

Section 2 - Specified Items:

Category	Description	Value	Cover away from home?	Valuation Required?
Watch	Jaegar Le Coutre Ladies Reverso Duo face	£8,000	Yes	No
Watch	Gentlemen Rolex datejust white Gold	£8,000	Yes	No
Watch	Rolex Oyster perpetual ladies watch	£5,000	Yes	No
Watch	Rolex Ladies Datejust Whitegold	£8,000	Yes	No

Single unspecified High Risk items worth more than £2,000 must be specified in the table above to be covered to their full value. Any value shown here is the maximum amount that we will pay for a claim.

Please ensure that you check the value of each specified item as we do not automatically increase it in line with inflation.

We will only pay up to £1,000 for theft from a motor vehicle.

Section 3 - Cover Away From Home:

Personal Possessions Limit £8,000

(Excludes Pedal Cycles) Any value shown here is the maximum amount that we will pay for a claim.

Please ensure that you check this limit as we do not automatically increase it in line with inflation.

We will only pay up to £500 for claims for money under this section. The Personal Possessions Limit is the maximum amount that we will pay for a claim.

We will only pay up to £1,000 for theft from a motor vehicle.

Section 4 - Pedal Cycles:

Category	Description	Value	Cover away from home?
Bicycle	Trek Mountain Bike	£850	No

Single unspecified pedal cycles worth up to £350 are covered in and away from home. Single pedal cycles worth more than £350 are only covered if shown above.

Please note, if you have not selected Cover Away From Home, your Specified Pedal Cycle is not covered away from home.

Please ensure that you check the value of each pedal cycle as we do not automatically increase it in line with inflation.

Any value shown here is the maximum we will pay for a claim.

Extra Conditions (Endorsements):

None