

Barclays Home Insurance product comparison

To help you decide if Barclays Premium Home insurance is right for you, we've put together a comparison with our standard home insurance product.

As with all insurance products, limits and exclusions apply. Full details of what's covered and what isn't are shown in the policy document for each product.

You should carefully review your needs and the cover provided, to make sure the product you choose is the right one for you.

Product features	Barclays Premium Home Insurance Provided by Hiscox	Barclays Home Insurance Provided by Gresham (part of the Aviva Group)
Structure	Comprehensive cover where many features are included as standard	Choose from a range of independent covers
Cover provided	Any loss or damage, unless specifically excluded in the policy	Any loss or damage for an event specified in the policy, such as fire, storm, theft, etc
Overall sum insured	Unlimited cover for buildings and possessions, with no need to specify single items worth under £15,000, unless stated in this table	Unlimited buildings and contents cover for properties with up to 5 bedrooms, with optional independent covers
Suitable for properties	With a market value of £200k+ outside London, £400k+ in London	With a rebuild cost of less than £1m
Valuables	Cover for an amount you specify, at home and away, with no need to specify single items worth under £15,000 and no upper limit for specified items	Covered only while at home: Up to £20,000 for unspecified valuables Up to £2,500 each for single items Specify single items over £2,500, up to a maximum of £20,000
Arts, antiques and collections	Cover for an amount you specify, with no upper limit	Up to £20,000, only while at home Up to £2,500 each for single items Specialist cover not available
Accidental damage	Included as standard	Optional extra
Accidental loss	Included as standard	Included as standard within independent covers
Alternative accommodation Costs may be covered if you have to move out of your home as the result of a claim	Up to 3 years, subject to maximum of £150,000	Up to £100,000 with buildings cover Up to £10,000 with contents cover
Sewer pipe blockage	Included as standard	Only if accidental damage is selected with buildings cover: Up to £1,000 cover for underground pipes you're legally responsible for
Trace and access - Payment of costs to find the source of a leak and make it good afterwards	Up to £10,000	Up to £5,000
Locks and keys Cover for replacement locks if keys are lost or stolen	Unlimited cover for the cost of changing locks to outside doors, windows, safes and alarms if keys are lost	Up to £1,000 for replacement external door locks
Garden cover	Up to £10,000 for garden furniture and outdoor equipment Up to £25,000 garden restoration, including single plants, with up to £1,000 for single shrubs and trees	Up to £3,000 for theft from gardens
Theft from outbuilding, garages, garden	Up to £10,000 for theft from sheds, garages, barns and stables	Up to £3,000 for theft from garages and outbuildings

Personal money	Up to £2,500 for theft or loss of money, at and away from home	Up to £500, only while at home
Bikes	Unlimited as standard while at home. Up to £3,500 per bike away from home, which can be increased to £10,000 on request	Optional, independent cover for all household bikes: Up to £3,500 at and away from home
Sports equipment	Unlimited as standard at and away from home. No need to specify single items worth under £15,000	Optional independent cover for loss, damage or theft: Up to £5,000 at and away from home Optional accidental damage cover for equipment whilst in use: Up to £500 per item
Gadgets	Unlimited as standard at and away from home. No need to specify items worth under £15,000	Optional cover available with one of our contents covers: Up to £10,000 at and away from home Up to £1,000 each for single items
Cover for second home	Optional when insuring your main home	Optional independent cover
Contents working from home	Cover for small clerical or administrative home businesses with up to 2 employees. Up to £25,000 for: <ul style="list-style-type: none"> Loss or damage to home office equipment, including furniture Expenses incurred due to events such as loss of utilities for more than 24 hours <ul style="list-style-type: none"> Loss of key files, eg sales ledgers 	Option to extend contents cover: Up to £15,000 for loss or damage to office equipment, supplies and furnishing while at home, including samples and stock
Personal belongings - Cover for loss or damage to personal belongings in and away from the home	Included as standard with contents cover, at and away from home for up to 60 days, with no need to specify items worth under £15,000	Optional independent cover at and away from home: Up to £20,000 unspecified Specify single items worth over £2,500
Student possessions	Included as standard. Covers loss or damage to the belongings of all student family members as a result of theft, when violence or force has been used to enter or leave their accommodation. No need to specify items worth under £15,000	Option to extend contents cover: Up to £5,000 Or student contents insurance is available as a standalone policy
Renovations and extension cover	Covered as standard for projects up to £75,000 Larger projects can be covered on request	Not available
Home emergency - Provides you with assistance in the event of an emergency at your property	Optional cover available with either buildings and/or contents: Up to £1,000 for any single call out	Optional independent cover: Up to £1,000 per incident
Legal services Can provide cover for legal costs if you need to defend or pursue a claim	Optional cover up to £100,000	Optional independent cover up to £50,000
No claims discount protection	Optional Allows 1 claim per year without reducing the no-claims discount	Optional Allows for 2 claims in 5 years without losing the no claims discount or affecting the premium
Claims	Each subsequent claim reduces the discount	As the policy has independent covers, a claim on one won't affect the premium on others at renewal
Cancellation fees	No cancellation fee applicable	No cancellation fee applicable
APR	No APR charge	No APR charge
For further information go to	Barclays/premiumhomeinsurance.co.uk or call 0800 781 3067	Barclays/homeinsurance.co.uk or call 0800 096 3259