

# Pick and Protect home insurance



Policy  
summary



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# Guide to your Home Policy

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## Welcome to your Home Insurance

### Explaining this document

This document contains terms and conditions for the [Buildings, Contents, Starter Contents and Student Contents Covers](#) under the Pick and Protect home insurance policy.

This document must be read in conjunction with the separate [General Terms and Conditions home policy document](#) for **your** full terms and conditions and definitions.

**We** also cross refer to the other available policy document(s); any wording in **blue** refers to a section of cover within the policy document(s), such as [Buildings Cover](#). It is important that **you** keep this document with **your** separate [General Terms and Conditions home policy document](#) and any other relevant document(s). This cover only applies when shown on **your schedule**.

### Definitions

Wherever the following words or phrases appear in **bold** in this policy, they have a defined meaning as referenced in the separate [General Terms and Conditions home policy document](#).

# Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy documentation. Please read this information carefully, and keep it for your future reference. Policy documentation will be issued when you take out a policy. Specimen policy document(s) is available on request or you can also view the document online at [www.tsb.co.uk/insurance](http://www.tsb.co.uk/insurance)

## Who is the insurer?

The Insurer for all sections of cover is Aviva Insurance Limited.

The references in this document to: we, us, our, refer to the insurer Aviva Insurance Limited, unless otherwise shown for any policy section.

## What is Pick and Protect home insurance

A TSB Pick and Protect home insurance policy is designed for customers who wish to protect their property and possessions in a flexible way that meets their individual needs. Each element of cover is individually selected by the customer.

## All home insurance sections

### What are the key benefits and features of the TSB Pick and Protect home insurance policy?

The TSB Pick and Protect home insurance is a flexible policy offering a range of covers. This summary outlines the covers that are available. Your schedule shows those that you have selected.

Claims can be settled by replacing, reinstating, repairing or payment.

### What are the significant or unusual exclusions or limitations of the TSB Pick and Protect home insurance policy?

- You will have to pay the first part of most claims – this is known as an excess. Your policy schedule sets out the excesses that apply to your policy
- Limits apply for certain covers; the limits are shown on your schedule and in your policy document(s)
- Certain kinds of loss or damage (for example theft or malicious damage) caused by you or members of your household
- Damage caused by chewing, scratching, tearing or fouling by domestic animals
- Items used for business or professional purposes (other than home office equipment under Contents)
- The cost of replacing any undamaged items when matching items are replaced as part of a claim under this policy and can't be matched. However, wider cover is available to replace certain undamaged items in these circumstances. You will find this in the sets and pairs sections for Buildings Cover and for Contents Cover. (See the separate Buildings and Contents home policy document for details)
- Additional clause(s) may be applied to your policy that exclude certain kinds of loss or damage. These will appear on your schedule

### When does my Pick and Protect home insurance policy expire?

This policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your Policy Schedule) or until cancelled. Each renewal represents a new 12 month policy.

### What happens if I take out cover and then change my mind?

You have a statutory right to cancel your policy within 14 days from the day of purchase or renewal of the policy or the day on which you receive your policy or renewal documentation, whichever is the later. If you wish to cancel and your insurance cover has not yet started, you will be entitled to a full refund of the premium paid.

Alternatively, if you wish to cancel and your insurance cover has already started, you will be entitled to a refund of the premium paid, less a proportionate deduction for the time we have provided cover.

Following the expiry of the 14 day cooling-off period, you continue to have the right to cancel your policy at any time during its term. If you do so, we will refund the premium paid, less a proportionate deduction for the time we have provided cover.

### What are the charges for policy amendment and cancellation?

There is no fee to cancel or make a change to your policy.

### How do I make a claim?

For claims under all sections except Legal Services and Home Emergency Cover telephone us on **0345 030 8782**.

For claims under

Legal Services call **0345 030 8839** and

Home Emergency **0345 030 8840**.

All our claims lines are open 24 hours a day 365 days a year.

For our joint protection and training purposes, telephone calls may be recorded and/or monitored.

### How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with our service, we would like to hear from you. Please refer to your policy document(s) for more information about making a complaint.

TSB and Aviva Insurance Limited are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Using the complaints procedure does not affect your right to take legal action.

### Would I receive compensation if the insurers were unable to meet their liabilities?

Aviva Insurance Limited are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if they cannot meet their obligations, depending on the type of insurance and the circumstances of your claim.

# Buildings and Buildings Landlord Cover

## What are the key benefits and features?

Loss or damage to the structure of your home including its outbuildings, walls, drives and permanent fixtures by an extensive list of causes such as fire, flood, theft and malicious damage (full details are in the separate Buildings and Contents home policy document)

Section	Buildings Cover	Buildings Landlord Cover
The Buildings	✓	✓
Loss of rent and the cost of alternative accommodation (If you are a Landlord, we will cover loss of rent and/or alternative accommodation for your tenant(s))	✓	✓
Malicious damage by tenant(s)	x	✓
Replacement locks	✓	✓
Emergency Access	✓	✓
Tracing and accessing leaks	✓	✓
Buildings sets and pairs	✓	✓
Your liability to the public	✓	✓
Selling your home	✓	✓

Available Enhancements	Buildings Cover	Buildings Landlord Cover
Buildings Accidental Damage Cover	✓	✓
Buildings Protected No Claim Discount	✓	✓

## Benefits which are automatically included

- Loss of rent and cost of alternative accommodation following an insured loss
- Your legal liability as owner of your home
- Replacement locks if keys are lost or stolen

## Optional benefits which you can choose to add

- Buildings Accidental Damage Cover – this option extends the policy to cover accidental damage to the buildings that we regard as insurable (see our separate Buildings and Contents home policy document for details)
- Protected Buildings No Claim Discount - your premium will not increase as a direct result of a claim under this cover and your No Claim Discount will not be reduced at renewal. You will lose Protected No Claim Discount at your next renewal if:

- you have made 2 claims under this cover in a 5 year period; in which case your No Claim Discount will remain at the maximum level but protection against further claims during the period will be lost

After your third claim you will lose your protection, any further claims under any cover that you make will affect your No Claim Discount and your premium. You will not be able to re add this cover option for a period of 3 years from the date of your last claim.

To be eligible for Protected No Claim Discount:

- you must have 5 years No Claim Discount as calculated by us;
- you must be claim free for 5 years (or if an existing policyholder claim free for 3 years with us); and
- you must have a minimum excess of £100.

## What are the significant or unusual exclusions or limitations?

- Damage caused by wear and tear, or any damage that happens gradually
- Certain losses or damage when your home is unoccupied for more than the agreed number of days
- Damage caused by wet or dry rot
- Damage to cables or underground pipes due to a fault or limit of design, manufacture, construction, or installation
- Liability as occupier of your home (but this can be insured under Contents Cover)
- Loss or damage to your buildings from any cause not listed in the separate Buildings and Contents home policy document.

**The following exclusions apply to the Buildings Accidental Damage Cover:**

- Damage caused by water entering the home, regardless of how this happened, is not covered (though damage caused by certain water related events such as storm and flood is covered in the basic Buildings Cover - see the separate Buildings and Contents home policy document for full details)

**Summary of Building Cover limits**

The table below outlines the standard cover, limits and optional trade up cover available under the Buildings Cover. Full details of each element of cover can be found in the separate Buildings and Contents home policy document and the limits that apply to your cover can be found in your schedule.

Cover	Buildings Cover Limits	Buildings Landlord Cover Limits
Buildings sum insured	Unlimited or specified amount	Unlimited or specified amount
<b>More specific limits that apply are shown below</b>		
Loss of rent and the cost of alternative accommodation (If you are a Landlord, we will cover loss of rent)	£100,000	£100,000
The cost of alternative accommodation for your tenant(s) (Covers the cost of re housing your tenant in the event of a claim)	N/A	£10,000
Malicious damage by tenant(s)	N/A	£5,000
Replacement locks	Up to the buildings sum insured	Up to the buildings sum insured
Emergency Access	Up to the buildings sum insured	Up to the buildings sum insured
Tracing and accessing leaks	£5,000	£5,000
Buildings sets and pairs	£10,000	£10,000
Your liability to the public	£2,000,000	£2,000,000
<b>Optional covers</b>		
Accidental Damage	Up to the buildings sum insured	Up to the buildings sum insured
Protected No Claim Discount	Allows 2 claims within a 5 year period without loss of no claim discount and any impact to premiums as a direct result of a claim	Allows 2 claims within a 5 year period without loss of no claim discount and any impact to premiums as a direct result of a claim

# Contents, Starter Contents and Student Contents Covers

## What are the key benefits and features?

Loss or damage to contents in the home by an extensive list of causes such as fire, storm, theft, flood and malicious damage (full details are in the separate Buildings and Contents home policy document)

Claims can be settled by replacing, reinstating, repairing or payment.

## Benefits which are automatically included

Section	Contents Cover		Starter Contents Cover		Student Contents Cover
	If you do not let out the property this cover applies to you	If you are a landlord letting out the property	If you do not let out the property this cover applies to you	If you are a landlord letting out the property	
Contents in the home	✓	✓	✓	✓	✓
Business equipment	✓	✗	✗	✗	✗
Replacement locks	✓	✓	✓	✓	✓
Food in freezers	✓	✗	✗	✗	✗
Domestic heating fuel and metered water	✓	✓	✗	✗	✗
Loss of rent and the cost of alternative accommodation (If you are a Landlord, we will cover loss of rent and/or alternative accommodation for your tenant(s))	✓	✓	✗	✗	✗
Household removals	✓	✓	✓	✓	✓
Occupier's, personal and employer's liability (Employer's liability does not apply to Student Contents cover)	✓	✓	✓	✓	✓
Tenant's liability (This cover is only available if you are a tenant)	✓	✗	✓	✗	✓
Title deeds	✓	✗	✗	✗	✗
Emergency access	✓	✓	✓	✓	✓
DIY removal/Contents in transit to or from college or university	✗	✗	✓	✓	✓
Tenants' improvements (This cover is only available if you are a tenant)	✓	✗	✗	✗	✗
Contents sets and pairs	✓	✓	✗	✗	✗
Personal Money in the home	✓	✗	✓	✗	✓
Malicious damage by tenant(s)	✗	✓	✗	✓	✗

Available Enhancements	Contents Cover		Starter Contents Cover		Student Contents Cover
	Enhancements available for your main residence	Enhancements available for other properties	Enhancements available for your main residence	Enhancements available for other properties	
Contents Accidental Damage Cover	✓	✓	✓	✓	✓
Contents Working from Home Cover	✓	✗	✗	✗	✗
Student Contents Extension Cover	✓	✗	✗	✗	✗
Contents Protected No Claim Discount	✓	✓	✓	✓	✓

### **Optional benefits which you can choose to add – (see the separate Buildings and Contents home policy document for details)**

- Contents Accidental Damage Cover – extends the policy to cover accidental damage occurring in the home and garden that we regard as insurable
- Contents Working from Home Cover – available as an extension of Contents Cover, to cover loss or damage to office equipment, supplies and furnishings while in the home (including samples and stock)
- Student Contents Extension – available as an extension of Contents Cover to provide cover for contents when temporarily removed to the student's accommodation
- Protected Contents No Claim Discount – your premium will not increase as a direct result of a claim under this cover and your No Claim Discount will not be reduced at renewal.

You will lose Protected No Claim Discount at your next renewal if:

- you have made 2 claims under this cover in a 5 year period; in which case your No Claim Discount will remain at the maximum level but protection against further claims during the period will be lost

After your third claim you will lose your protection, any further claims under any cover that you make will affect your No Claim Discount

- and your premium. You will not be able to re add this cover option for a period of 3 years from the date of your last claim.

To be eligible for Protected No Claim Discount:

- you must have 5 years No Claim Discount as calculated by us;
- you must be claim free for 5 years (or if an existing policyholder claim free for 3 years with us); and
- you must have a minimum excess of £100.

### **What are the significant or unusual exclusions or limitations?**

- Damage caused by wear and tear, or any damage that happens gradually
- Certain losses or damage when your home is unoccupied for more than the agreed number of days
- Motorised vehicles, aircraft, caravans, watercraft of any kind
- Bonds, stocks, shares or documents unless it is personal money (as defined in the separate General Terms and Conditions policy document)
- Accidental damage (but wider cover is available under Gadget, Personal Items, Sports Equipment and Contents Accidental Damage Covers)
- If you live in a self-contained flat, theft from a part of the building that other people have access to
- Loss or damage to your contents by any cause not listed in the separate Buildings and Contents home policy document
- Property insured by any other policy

### **The following exclusions apply to the Contents Accidental Damage Cover:**

Damage caused by washing, cleaning, repairing or restoring an item or by fitting a battery incorrectly or failure to use in line with manufacturer's instructions

### **Summary of Contents Cover limits**

The table below overleaf the standard cover, limits and optional trade up cover available under each of the Contents Covers. Only the limits that appear in your schedule for covers that you have selected will apply to your policy. Full details of each element of cover can be found in the separate Buildings and Contents home policy document.



Cover	Contents Cover		Starter Contents		Student Contents
	If you do not let out the property the below limits apply to you	If you are a landlord letting out the property the below limits apply to you	If you do not let out the property the below limits apply to you	If you are a landlord letting out the property the below limits apply to you	
Contents sum insured	Unlimited or specified amount	Unlimited or specified amount	Minimum £2,000 Maximum £15,000	Minimum £2,000 Maximum £15,000	Minimum £2,000 Maximum £15,000
<b>More specific limits that apply are shown below</b>					
Unspecified valuables	Minimum £10,000 Maximum £20,000	Minimum £10,000 Maximum £20,000	Up to the contents sum insured	Up to the contents sum insured	Up to the contents sum insured
Unspecified valuables single item limit	£3,000	£3,000	£1,000	£1,000	£1,000
Malicious damage by tenant(s)	N/A	£5,000	N/A	£1,000	N/A
Theft from outbuilding(s)	£5,000	£5,000	£2,000	£2,000	£2,000
Theft from garage(s)	£5,000	£5,000	£2,000	£2,000	£2,000
Theft from garden	£3,000	£3,000	£2,000	£2,000	£2,000
Visitors' personal effects	£1,000	N/A	N/A	N/A	N/A
Business equipment	£5,000	N/A	N/A	N/A	N/A
Replacement locks	Up to the contents sum insured	Up to the contents sum insured	£1,000	£1,000	£1,000
Food in freezers	£500	N/A	N/A	N/A	N/A
Domestic heating fuel and metered water	Up to the contents sum insured	Up to the contents sum insured	N/A	N/A	N/A
Loss of rent and the cost of alternative accommodation (If you are a Landlord, we will cover loss of rent)	£20,000	£20,000	N/A	N/A	N/A
The cost of alternative accommodation for your tenant(s) (Covers the cost of re housing your tenant in the event of a claim)	N/A	£20,000	N/A	N/A	N/A
Household removals	Up to the contents sum insured	Up to the contents sum insured	Up to the contents sum insured	Up to the contents sum insured	Up to the contents sum insured
Occupier's, personal liability	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000
Employer's liability	£10,000,000	£10,000,000	£10,000,000	£10,000,000	N/A
Tenant's liability (This cover is only available if you are a tenant)	£10,000	N/A	£10,000	N/A	£1,000
Title deeds	Up to the contents sum insured	N/A	N/A	N/A	N/A
Emergency access	Up to the contents sum insured	Up to the contents sum insured	Up to the contents sum insured	Up to the contents sum insured	Up to the contents sum insured

Cover	Contents Cover		Starter Contents		Student Contents
	If you do not let out the property the below limits apply to you	If you are a landlord letting out the property the below limits apply to you	If you do not let out the property the below limits apply to you	If you are a landlord letting out the property the below limits apply to you	
Tenant's liability (This cover is only available if you are a tenant)	£10,000	N/A	£10,000	N/A	£1,000
Title deeds	Up to the contents sum insured	N/A	N/A	N/A	N/A
Emergency access	Up to the contents sum insured	Up to the contents sum insured	Up to the contents sum insured	Up to the contents sum insured	Up to the contents sum insured
DIY removal/Contents in transit to or from college or university	N/A	N/A	Up to the contents sum insured	Up to the contents sum insured	Up to the contents sum insured
Tenants' improvements (This cover is only available if you are a tenant)	£10,000	N/A	N/A	N/A	N/A
Contents sets and pairs	Up to the contents sum insured	Up to the contents sum insured	N/A	N/A	N/A
Personal Money in the home	£500	N/A	£250	N/A	£250
<b>Optional covers</b>					
Contents accidental damage cover	Up to the contents sum insured	Up to the contents sum insured	Up to the contents sum insured	Up to the contents sum insured	Up to the contents sum insured
Contents working from home cover	Minimum £6,000 – Maximum £15,000 Stocks and Samples - £1,000 Public Liability - £2,000,000	N/A	N/A	N/A	N/A
Student contents extension cover	£5,000	N/A	N/A	N/A	N/A
Contents Protected no-claims discount	Allows 2 claims within a 5 year period without loss of no claim discount and any impact to premiums as a direct result of a claim	Allows 2 claims within a 5 year period without loss of no claim discount and any impact to premiums as a direct result of a claim	Allows 2 claims within a 5 year period without loss of no claim discount and any impact to premiums as a direct result of a claim	Allows 2 claims within a 5 year period without loss of no claim discount and any impact to premiums as a direct result of a claim	Allows 2 claims within a 5 year period without loss of no claim discount and any impact to premiums as a direct result of a claim

# Home Emergency Cover

## What are the key benefits and features?

Home Emergency Cover provides you with assistance in the event of an emergency at your property.

We describe an emergency as an unforeseen and sudden incident which causes a loss of essential services or damage to your property, exposes a risk to your health, or makes your property uninhabitable. More details are set out in any of the “What is covered” sections of your separate Home Emergency and Legal Services policy document.

**Please be aware: Home Emergency Cover is not a service and maintenance product. It does not cover incidents related to the repair of parts which are failing due to natural wear and tear (e.g. dripping taps). It does not cover the breakdown of domestic appliances (e.g. washing machines) or electric showers or emergencies that you were aware of at the time of taking out the cover.**

The sorts of emergencies covered are:

- Loss of essential services to your home (mains drainage to the home boundaries, water, electricity and gas within the home and the main source of heating)
- Sudden and unexpected damage to the house roof caused by bad weather or a fallen tree
- Plumbing problems related to water tanks, leaking radiators, leaking pipes, blocked drains, blockages in toilet waste pipes, a damaged toilet bowl or cistern or breakage of the cistern internal mechanism which prevents flushing
- Electrical emergency and breakdown e.g. breakdown of fuse box
- Security risks such as lost keys or failure or damage to external locks, doors and windows
- Pest infestations – removal of brown or black rats or house or field mice in the main house, flat or apartment on your property, and wasps’ or hornets’ nests anywhere on your property

## What are the significant or unusual exclusions or limitations?

Claims arising from or related to:

- Certain cover restrictions apply if you live in a flat or apartment – see the separate Home Emergency and Legal Services policy document for full details
- Loss or damage arising from circumstances that you were aware of at the time of taking out Home Emergency cover or any emergency that happens before or within 7 days of the start date of Home Emergency cover. This does not apply when you renew your cover
- Dual purpose boilers (Aga or Rayburn), warm air and solar heating systems, LPG (Liquid Petroleum Gas), underfloor heating
- Normal day-to-day maintenance and the cost of replacing parts due to natural wear and tear, such as dripping or seized taps
- Overflow pipes
- Electric showers and domestic appliances e.g. washing machines
- Any defect, damage or breakdown caused by malicious or deliberate action, negligence, misuse or third-party interference, including any attempted repair or modification to the elements covered by this cover, which does not comply with British Standard
- Where the property is unoccupied for 60 or more consecutive days

**Have a home emergency? Please call: 0345 030 8840**

## Summary of Home Emergency cover limits

The table (below) outlines the standard cover and limits available under the Home Emergency Cover. Full details of each element of cover can be found in the separate Home Emergency and Legal Services policy document and the limits that apply to your cover can be found in your schedule.

Cover	Limits
Call out, parts and labour per incident	£1,000
Hotel accommodation (room and transport to the hotel only)	£1,000
Excess per claim	£nil
Number of claims	Unlimited
Contribution towards a new boiler or electric heaters (s)	£500

# Legal Services Cover

## What are the key benefits and features?

This cover provides up to £50,000 of funding and a lawyer, if required, to pursue or defend legal disputes in court. The types of dispute that you can use this for are:

- Employment disputes such as unfair dismissal or discrimination at work
- Property issues such as noisy neighbours or boundary disputes
- Personal injury including food poisoning and accidental injury which is someone else's fault
- Consumer disputes relating to goods or services that you have bought, sold or rented for your personal use. This could include car purchases or breach of contract by a holiday company
- Medical negligence by anyone responsible for your care such as doctors, dentists and cosmetic treatment practitioners

Every member of the family who lives in the main family home is included in this insurance.

There is no limit to the number of claims you can make and doing so will not affect your No Claim Discount on your home insurance.

When you purchase this insurance it covers property disputes on any property that you or the family living with you own or rent. For this reason you only need to buy this cover once.

## What are the significant or unusual exclusions or limitations?

- We will only pay for a lawyer if the lawyer believes that you are more likely than not to win your case
- The amount we will pay towards your claim will be limited to what, in the lawyer's opinion, would be considered reasonable by the court and acceptable to a reasonable person paying those costs themselves
- We will not accept a claim which we believe you knew was likely to happen before you purchased this insurance e.g. if you are already in a disciplinary process at work when you buy this cover which leads to you claiming for an employment dispute in the future
- The lawyer will discuss the legal options available, which will not always include the lawyer attending court with you
- An employment dispute which started before or within 30 days after cover starting is excluded unless you had similar cover which expired at the same time
- Any disciplinary or grievance procedures at work
- Claims relating to quarrying, gas extraction or to major works such as roads, railways or airports will only be covered if the dispute is specific to you or your home and not to a wider group of people
- There is no cover for disputes with anyone related to you or who is also insured by this policy
- We will not cover claims which relate in any way to the letting out of a property
- This insurance cannot be used for a dispute relating to the performance of the Legal Services Cover itself
- You are free to nominate your own lawyer to represent you at any time, although conditions apply including that they must accept our terms of appointment and, prior to court proceedings being issued, we will only pay up to the same amount that we would pay one of our chosen lawyers

## Summary of Legal Services Cover limits

The table (below) shows the standard limit available under the Legal Services cover. Full details of cover can be found in the separate Home Emergency and Legal Services policy document

Cover	Limits
Covered for legal fees up to	£50,000

# Gadget Cover

## What are the key benefits and features?

This gives much wider cover than is otherwise available under the Contents section for your gadgets such as mobile phones, laptops, tablets, smart watches and other portable electronic devices.

- Cover is for accidental damage, theft, loss and unauthorised use. For mobile phones cover is also provided for breakdown that happens once the manufacturer's warranty has expired
- Cover applies in and away from your home, anywhere in the world

## What are the significant or unusual exclusions or limitations?

- If your claim is for a mobile phone, the replacement we provide will be a refurbished model
- Unauthorised use if you have not notified your network provider within 24 hours of discovering your gadget has been lost or stolen
- Loss of stored information such as music, video or photos

## Summary of Gadget Cover limits

The table (below) outlines the standard cover and limits under the Gadget Cover. Full details of each element of cover can be found in the separate Personal Items, Gadget, Sports Equipment and Bike home policy document and the limits that apply to your cover can be found in your schedule.

Cover	Limits
Unspecified gadget sum insured	Minimum £500. Maximum £10,000
Unspecified gadget single item limit	Any gadget worth over £1,000 needs to be specified. Maximum £3,000 per any one gadget.
Unauthorised use of data	£10,000
Theft from unattended road vehicles	£1,500

# Bike Cover

## What are the key benefits and features?

This covers loss or damage to your pedal cycles anywhere in the world up to the policy limit.

## What are the significant or unusual exclusions or limitations?

- Theft unless the cycle is in your immediate custody and control; securely locked to an object that cannot be moved; or in a locked building
- No cover is provided for pedal cycles with a motor
- Loss or damage to tyres and accessories unless the cycle is stolen or damaged at the same time

## Summary of Bike Cover limits

The table (below) outlines the standard cover and limits available under the Bike Cover. Full details of each element of cover can be found in the separate Personal Items, Gadget, Sports Equipment and Bike home policy document and the limits that apply to your cover can be found in your schedule.

Cover	Limits
Bike sum insured	Minimum £250 Maximum £3,500
Hire of replacement pedal cycle	Up to £25 per day
Public Liability	£2,000,000

# Sports Equipment Cover

## What are the key benefits and features?

This gives much wider cover than is otherwise available under the Contents section for your sports equipment (equipment and clothing used solely in connection with sporting activities). Cover is provided for accidental loss or damage including losses away from your home, anywhere in the world.

## What are the significant or unusual exclusions or limitations?

- Loss or damage to racquets, sticks, bats and clubs whilst in use
- Damage caused by wear and tear, or any damage that happens gradually
- Cover does not include items where specific covers are available. This means gadgets, personal items and pedal cycles
- Certain restrictions apply for theft from an unattended vehicle, including a maximum payment per claim

## Optional benefits which you can choose to add

- Sports Equipment Cover can be extended to include Sports Plus - cover for damage to sports racquets, sticks, bats, and clubs whilst in use

## Summary of Sports Equipment Cover limits

The table (below) outlines the standard cover, limits and optional trade up cover available under the Sports Equipment Cover. Full details of each element of cover can be found in the separate Personal Items, Gadget, Sports Equipment and Bike home policy document and the limits that apply to your cover can be found in your schedule.

Cover	Limits
Sports equipment sum insured	Minimum £250 Maximum £5,000
Sports equipment single item limit	£1,000
Theft from unattended road vehicles limit	£1,500
Optional Cover	
Sports Plus - accidental damage to sports equipment whilst in use	£500 (no more than £1,500 per year)

# Personal Items Cover

## What are the key benefits and features?

This gives much wider cover than is otherwise available under the Contents section for your personal items (such as jewellery, watches, clothes, bags, musical instruments and books) and personal money. Cover is provided for accidental loss or damage including losses away from your home, anywhere in the world.

## What are the significant or unusual exclusions or limitations?

- Damage caused by wear and tear, or any damage that happens gradually
- Damage caused by electrical or mechanical breakdown
- Bonds, stocks, shares and other documents except driving licences and passports
- Cover does not include items where specific covers are available. This means gadgets, sport equipment and pedal cycles
- Certain restrictions apply for theft from an unattended vehicle, including a maximum payment per claim

## Summary of Personal Items Cover limits

The table (below) outlines the standard cover, limits and cover available under the Personal Items cover. Full details of each element of cover can be found in the separate Personal Items, Gadget, Sports Equipment and Bike home policy document and the limits that apply to your cover can be found in your schedule.

Cover	Limits
Unspecified personal items sum insured	Minimum £250 Maximum £20,000
Unspecified personal items single item limit	£3,000
Personal money	£500
Theft from unattended road vehicles limit	£1,500

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