

# Policy Limits

## Home insurance cover

We offer two levels of cover as part of MBNA Home Insurance - Essentials and Plus.

- Home Insurance Essentials offers a tailored, flexible cover.
- Home Insurance Plus offers more cover as standard and higher limits in key cover areas.

## Limits that apply

The table shows the cover included and what is optional for each level of cover, along with the limits offered.

Your quote or policy schedule will show the cover and limits you've chosen. It will also show the amount you'll need to pay if you make a claim.



Key: ✓ Included + Optional ✗ Not included

Cover	Limit		Limit	
Buildings insurance	Home Insurance Essentials		Home Insurance Plus	
<b>Private residence cover</b>	The buildings sum insured limit is £550,000 except for:	✓	The buildings sum insured limit is £1,000,000 except for:	✓
<b>Outbuildings cover</b>		+		✓
Tracing and accessing a leak	£5,000	✓	£5,000	✓
Blocked drains that can't be cleared by normal methods	£1,000	✓	£1,000	✓
If you need somewhere else to stay	£30,000	✓	£100,000	✓
Home owner's legal responsibility	£1,000,000	✓	£2,000,000	✓



If you choose Home Insurance Essentials, the policy won't include Buildings - Matching sets cover. You can add Buildings - Accidental damage cover as an optional cover.

If you choose Home Insurance Plus, the policy will include Buildings - Matching sets cover and Buildings - Accidental damage cover.

You'll have the same limit as Private residence cover and Outbuildings cover.

## The detailed limits that apply

For any high risk item, we won't pay more than £1,500 – unless you've named the item under Specified items cover.



Key: ✓ Included + Optional ✗ Not included

Cover	Limit		Limit	
Contents insurance	Home Insurance Essentials		Home Insurance Plus	
<b>Private residence cover</b>	The contents sum insured limit is £75,000 except for:	✓	The contents sum insured limit is £100,000 unless stated otherwise below:	✓
High risk items	£5,000 included as standard, selectable up to £30,000	✓	£5,000 included as standard, selectable up to £50,000	✓
Tenant's home improvements	£5,000	✓	£5,000	✓
Contents away from your home	Not included	✗	£100,000	✓
Metered water, oil or liquid petroleum gas	Not included	✗	£2,500	✓
If you need somewhere else to stay	£20,000	✓	£30,000	✓
Special events	£3,000 increase to contents sum insured limit	✓	£3,000 increase to high risk items limit for items worth no more than £1,500 each	✓
Money	£250	✓	£1,000	✓
Credit and debit cards anywhere in the world	Not included	✗	£1,000	✓
Downloaded files	Not included	✗	£2,500	✓
Damage to frozen food	£250	✓	£500	✓
Visitors' belongings	Not included	✗	£1,000	✓
Home office equipment	£5,000	✓	£10,000	✓
Personal legal responsibility	£1,000,000	✓	£2,000,000	✓
Employer's responsibility for domestic staff	Not included	✗	£10,000,000	✓
Protection for tenants	£10,000	✓	£20,000	✓
<b>Contents in outbuildings and in the open cover</b>	The limit for this cover is £5,000 unless stated otherwise:	+	The limit for this cover is £10,000 unless stated otherwise:	✓
High risk items	£5,000	✓	£5,000 included as standard. Up to £10,000 if you've selected more.	✓
Metered water, oil or liquid petroleum gas	Not included	✗	£2,500	✓
Money	£250	✓	£1,000	✓
Damage to frozen food	£250	✓	£500	✓
Visitors' belongings	Not included	✗	£1,000	✓
Home office equipment	£5,000	✓	£10,000	✓
Contents in the open (within the boundary of your home)	£1,000	✓	£2,000	✓

If you choose Home Insurance Essentials, the policy won't include Contents – Matching sets cover. You can add Contents – Accidental damage cover as an optional cover.



If you choose Home Insurance Plus, the policy will include Contents – Matching sets cover and Contents – Accidental damage cover.

You'll have the same limit as Private residence cover and Contents in outbuildings and in the open cover.

## The detailed limits that apply

We'll pay a maximum of £1,500 for any high risk item. If you want to cover your item for more than this – you must name the item under Specified items cover. This also applies to any personal belongings you take away from the home.



Key: ✓ Included + Optional ✗ Not included

Cover	Limit		Limit	
Contents insurance	Home Insurance Essentials		Home Insurance Plus	
<b>Personal belongings away from the home cover</b>	See policy schedule, selectable up to £15,000 except for:	+	See policy schedule, selectable up to £25,000 except for:	+
Money	£250	✓	£1,000	✓
<b>Students' contents away from home cover</b>	Total limit for this cover is £10,000 except for:	+	Total limit for this cover is £10,000 except for:	+
Money	£250	✓	£1,000	✓
Downloaded files	Not included	✗	£2,500	✓
<b>Pedal cycle cover</b>	Total limit for this cover is £10,000	+	Total limit for this cover is £10,000	+
	Cover is up to £500 for each bike. If specified, up to £5,000 each	+	Cover is up to £500 for each bike. If specified, up to £5,000 each	+
<b>Specified items cover</b> (Items worth more than £1,500 each)	Selectable up to a total of £30,000 (with a single item limit of £20,000)	+	Selectable up to a total of £50,000 (with a single item limit of £20,000)	+
	If you choose Home Insurance Essentials, the policy won't include Matching sets cover.			
	If you choose Home Insurance Plus, the policy will include Matching sets cover for all the covers above.			



Cover	Limit		Limit	
Legal Expenses	Home Insurance Essentials		Home Insurance Plus	
<b>Legal Expenses cover</b>	£50,000	+	£50,000	+

If you need this communication in another format, such as large print, Braille or audio CD, please contact us.

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages [relayuk.bt.com](https://relayuk.bt.com)

SignVideo services are also available if you're Deaf and use British Sign Language: [mbna.co.uk/accessibility/signvideo](https://mbna.co.uk/accessibility/signvideo)

If you need support due to a disability please get in touch.

MBNA Home Insurance is underwritten by Lloyds Bank General Insurance Limited (204373), and arranged and administered by Lloyds Bank Insurance Services Limited (968406), which is the agent for the insurer. Both companies are registered in England and Wales at 25 Gresham Street, London, EC2V 7HN. Lloyds Bank Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (FRN 310738). Lloyds Bank General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 202091).

Legal Expenses Cover is administered by Arc Legal Assistance Limited, which is authorised and regulated by the Financial Conduct Authority (FRN 305958), and underwritten by Royal & Sun Alliance Insurance Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 202323).

Calls and online sessions may be monitored and recorded.

This information is correct as of September 2025.

900356 (09/25) V3.2