

Product Comparison Table

This comparison table is designed to give you a comparative overview of our Clear Household product range. For more information please visit our eBroker website at www.allianzbroker.co.uk

	Clear Essentials	Clear Advance	Clear Complete
Contents			
Notional Indemnity Limit	£30,000	£75,000	£150,000
Client Led Sum Insured	Up to £50,000	Up to £100,000	No additional limit
Contents Excess	£150	£100	£100
Escape of Water Excess	£400	£250	£250
Accidental Damage	Optional	Optional	Included
Accidental Damage to Audio and Visual Equipment	Included when AD option selected	Included	Included
Accidental Damage to mirrors or glass	Included when AD option selected	Included	Included
Accidental Pet Damage	Excluded	Excluded	Included
Matching Sets and Suites	Excluded	Excluded	Included
Theft from Outbuildings	15% of contents sum insured	15% of contents sum insured	15% of contents sum insured
Contents in the Open	Excluded	£1,000	£2,500
Plants in the Garden	Excluded	£1,500	£2,500
Download Audio / Visual files	Excluded	£1,000	£1,000
Loss or theft of keys	Included	Included	Included
Loss of oil and metered water	£750	£1,000	£2,500
Wedding and Christmas gifts 10% increase in sum insured	Excluded	Included	Included
Deeds and Documents	Excluded	£1,500	£2,500
Counselling victims	Excluded	£1,500	£1,500
Food in Freezers	Excluded	Up to the sum insured	Up to the sum insured
Students Contents	Excluded	£3,000	£5,000
Alternative Accommodation / Rent	15% of sum insured or indemnity limit	20% of sum insured or indemnity limit	25% of sum insured or indemnity limit
Period of Unoccupancy	60 days	60 days	60 days

	Clear Essentials	Clear Advance	Clear Complete
Personal Possessions			
Unspecified items	Optional up to £3,000 with SAL up to £1,000	Optional up to £7,500 with SAL up to £2,500	Optional up to £10,000 with SAL up to £3,500
Specified items *	Optional up to £2,500	Optional up to £37,500. Maximum single item value £10,000	Optional up to £75,000. Maximum single item value £12,500
Motorised Mobility Scooters (not registered for road use)	Included	Included	Included
Single Cycle/Maximum specified cycle value	£1,000 / £5,000	£1,000 / £5,000	£1,000 / £5,000

*Further inner policy limits apply to specified jewellery, watches and gemstones

	Clear Essentials	Clear Advance	Clear Complete
Liabilities			
Property Owners Liability	£2,000,000	£2,000,000	£2,000,000
Public Liability	£2,000,000	£2,000,000	£2,000,000
Employers' Liability	£10,000,000	£10,000,000	£10,000,000

	Clear Essentials	Clear Advance	Clear Complete
Buildings Cover			
Rating Type	Bedroom and Sum Insured	Bedroom and Sum Insured	Bedroom and Sum Insured
Notional Indemnity Limit	£300,000 (max 6 bedrooms)	£500,000 (max 6 bedrooms)	£1,000,000 (max 6 bedrooms)
Client Led Sum Insured	Up to £500,000	Up to £1,000,000	Up to £1,500,000
Buildings Excess	£150	£100	£100
Escape of Water Excess	£400	£250	£250
Subsidence Excess	£1,000	£1,000	£1,000
Accidental Damage	Optional	Optional	Included
Accidental Pet Damage	Excluded	Excluded	Included
Matching Sets and Suites	Excluded	Excluded	Included
Trace and Access	£1,500	£5,000	£7,500
Alternative Accommodation / Rent	15% of sum insured or indemnity limit	20% of sum insured or indemnity limit	25% of sum insured or indemnity limit
Emergency Entry	Included	Included	Included
Unoccupancy Period	60 days	60 days	60 days

Why choose Clear Essentials?

It provides cost-effective entry-level cover but still has high sums insured for Buildings (up to £500,000) and Contents (up to £50,000).

Why choose Clear Advance?

It provides well rounded levels of cover with generous limits, including counselling cover as standard, and £1,500 cover for plants in the garden.

Why choose Clear Complete?

It provides our highest levels of cover, including matching sets and suites and full accidental damage (including damage by pets) as standard.