

## HDI Fine Homes Insurance – changes for 2025

- Section one, Buildings  
O) Extended Replacement Cost – reference to “Grade A” listed buildings is corrected to “Category A”
- Section two, Contents  
C) Handbags – the addition of a sub-limit of £10,000 or 10% of the sum insured for contents
- Section two, Contents  
G) Antiques & Works of Art – the single article limit is increased from £30,000 to £50,000
- Section three, Antiques & Works of Art etc.  
The single article limit for antiques and works of art and gold and silver is increased from £30,000 to £50,000
- Section six to eight, Legal Expenses, Helplines & Home Emergency  
Updated contact details and registered address for ARAG plc