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HOME INSURANCE CHOICES

# POLICY SUMMARY.

Our Home Insurance Choices policy provides you with home and contents cover. You can also purchase additional sections of cover to tailor the policy to your needs.

EVERY  
DAY  
MATTERS.®

  
Legal &  
General

# POLICY SUMMARY.

This policy summary is only a brief guide to your cover and exclusions. You can find the full terms, conditions and exceptions in the policy booklet that we will send you when your cover starts. If you would like a copy before then, just ask us.

This insurance is provided by Legal & General Insurance Limited except home emergency cover, which is provided by Inter Partner Assistance SA and administered by AXA Assistance (UK Limited).

We will give you a 12 month contract, that is annually renewable in accordance with the general conditions applying to this policy.



## GENERAL ENQUIRIES 0370 900 3110

We may record and monitor calls. Call charges will vary.

# BUILDINGS.

We provide cover for the structure of your home and its outbuildings.

For full details about your cover and the exclusions see **SECTION 1** of the policy booklet that we will send you when your cover starts. If you want a copy before then, please ask us.

## STANDARD OPTION

Our Standard option covers rebuilding costs up to £800,000.

For this, your home must:

- be a house or bungalow (not a flat or maisonette);
- be built of brick or brick with timber frame (after 1960) or stone or concrete with a slate, tile, concrete, metal or asphalt roof;
- be built after 1849; and
- have five bedrooms or less.

## SELECT OPTION

You may be able to insure under our Select option if your home does not meet the Standard option requirements or if the rebuilding limit of £800,000 is not suitable. You can choose a different sum insured, which we will automatically adjust in line with inflation.

## BUILDINGS (continued)



### WHAT IS COVERED:

We will insure your home against loss or damage from many causes, including but not limited to:

- fire, smoke, explosion, lightning or earthquake;
- malicious acts or vandalism;
- storm or flood;
- subsidence, heave or landslip;
- theft or attempted theft;
- escape of water and leakage of oil.

### WE ALSO COVER:

- Accidental damage to underground pipes or cables serving your home.
- Accidental breakage of fixed glass and fixed sanitaryware.
- Up to £50,000 alternative accommodation costs if you have to temporarily move out of your home because of an insured event.
- The cost of tracing water or oil leaks inside the home, including damage caused while finding the leak, up to £5,000.
- Replacing locks and keys to the external doors to your home if your keys are lost or stolen, up to £750.
- Up to £500 (including VAT) home emergency cover for call out fees, labour costs and materials to make your home safe after an emergency such as a burst pipe or break in.

### We also offer Optional Extended Accidental Damage Cover:

For an additional premium, we will also cover extended accidental damage such as putting your foot through a ceiling.



### WHAT IS NOT COVERED:

- A minimum policy excess of:
  - i) £100 for each and every claim; or
  - ii) £250 in the event of escape of water; or
  - iii) £1,000 in the case of subsidence, heave or landslip.
- Storm or flood damage to fences, gates, hedges, cantilever car-ports, canopies and awnings, and to any felt roof where the felt is more than 10 years old.
- Maintenance, wear and tear or damage that happens gradually over a period of time such as damp or rot.
- Loss or damage caused by malicious acts, vandalism, theft, escape of water, leakage of oil, breakage of glass or sanitaryware or frost if your home will be unoccupied for more than 60 consecutive days. There is no cover from the first day the home is not lived in.
- The costs of replacing any undamaged or unbroken item or parts of items forming part of a set, suite or other article of uniform nature, colour or design if damage occurs within a clearly identifiable area or to a specific part and it is not possible to match replacements.
- Loss or damage caused by water escaping due to the failure or lack of grout and/or sealant.
- Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers, and baths as a result of taps being left on. (If it is accidental this would be insured under the optional extended accidental damage cover.)

### The following exclusion applies to the Optional Extended Accidental Damage Cover:

Damage caused by water entering your home regardless of how this happened. (Damage caused by escape of water, storm and flood is insured as standard in this policy.)

# CONTENTS.

We provide cover for your contents, including household goods and personal belongings in your home.

For full details about your cover and the exclusions, see **SECTION 2** of the policy booklet that we will send you when your cover starts. If you want a copy before then, please ask us.

**With our range of cover options, you may choose the contents sum insured suitable for your needs.**

## LOW SUM INSURED/STANDARD OPTIONS

As long as your home has no more than five bedrooms, you can choose from the following levels of contents cover:

- £15,000 Low sum insured option
- £40,000
- £50,000
- £60,000
- £70,000
- £85,000
- £100,000

## SELECT OPTION

You may be able to insure under our Select option if the Standard option levels are not suitable or if your home has more than five bedrooms. You can choose a different sum insured, which we will automatically adjust in line with inflation.



### WHAT IS COVERED:

We will insure your contents against loss or damage from many causes, including but not limited to:

- fire, smoke, explosion, lightning or earthquake;
- malicious acts or vandalism;
- storm or flood;
- theft or attempted theft;
- escape of water and leakage of oil.

### WE ALSO COVER:

- Accidental damage to computers, TVs and stereos.



### WHAT IS NOT COVERED:

- A minimum policy excess of £100 for each and every claim or, in the event of escape of water, an excess of £250.
- Loss or damage caused by malicious acts, vandalism, theft, escape of water, leakage of oil, loss of oil and water, and loss or damage to contents in the garden if your home will be unoccupied for more than 60 consecutive days. There is no cover from the first day the home is not lived in.
- Money and pedal cycles stolen from your home unless it was entered by force and violence.



## WHAT IS COVERED

(continued)

- Accidental damage to business equipment such as computers, fax machines and photocopiers. We will cover them in total for up to 10% of your contents sum insured and up to 5% for a single item, pair or set.
- Accidental breakage of mirrors and fixed glass in furniture.
- High risk property like jewellery, pictures, works of art and stamp and coin collections. We will cover them in total for up to 33% of your contents sum insured and up to 5% of your contents sum insured (minimum £2,000) for a single item, pair or set.
- Alternative accommodation costs if you have to temporarily move out of your home because of an insured event, up to 25% of your contents sum insured (minimum £10,000).
- Contents in the garden, within your home's boundaries up to £1,000.
- Theft or attempted theft from your garage or domestic outbuildings up to £1,000, increasing to £3,000 if the garage or outbuilding is locked and force and violence is used.
- Replacing locks and keys to the external doors to your home if your keys are lost or stolen, up to £750.
- Personal money and pedal cycles in your home up to £500.
- Freezer contents up to £1,000.

### We also offer **Optional Extended Accidental Damage Cover:**

For an additional premium, we will also cover extended accidental damage such as spilling red wine on your carpet or breaking a favourite ornament.



## WHAT IS NOT COVERED

(continued)

- Accidental damage to items designed and intended to be portable, or to hand held computer equipment and games. If cover is required for these items, you can choose optional extended accidental damage or personal possessions cover.
- Accidental damage to mobile phones. However, they can be insured under the optional Personal Possessions section.
- The costs of replacing any undamaged or unbroken item or parts of items forming part of a set, suite or other article of uniform nature, colour or design if damage occurs within a clearly identifiable area or to a specific part and it is not possible to match replacements.
- Loss or damage caused by water escaping due to the failure or lack of grout and/or sealant.
- Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers, and baths as a result of taps being left on. (If it is accidental this would be insured under the optional extended accidental damage cover.)

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

Damage caused by water entering your home regardless of how this happened. (Damage caused by escape of water, storm and flood is insured as standard in this policy.)



## IMPORTANT

In certain circumstances, we will add the 'Minimum standards of security' endorsement to your policy, a summary of which can be found on page 11 of this booklet.

# PERSONAL POSSESSIONS.

If you insure your home's contents with us, you can also choose optional cover for your personal possessions against loss or damage, both in and away from your home. Cover will apply anywhere in the UK and for up to 60 days in any insurance year for the rest of the world.

For full details about your cover and the exclusions see **SECTION 3** of the policy booklet that we will send you when your cover starts. If you want a copy before then, please ask us.



## WHAT IS COVERED:

You can choose from four categories of cover:

### 1. PERSONAL PROPERTY

We will cover loss or damage to clothing, personal belongings and valuables that you normally wear or carry. We will provide cover up to £1,500 for each article, pair or set, up to the sum insured. You will have to specify any items you use for business, because we do not automatically cover them.

### 2. PERSONAL MONEY

We will automatically cover up to £500 if you choose cover for personal property.

### 3. PEDAL CYCLES

We will cover loss or damage up to £500 per pedal cycle. We may insure cycles worth more than the limit if you provide us with the make, model and frame number.

### 4. SPECIFIED ARTICLES

We will cover loss or damage to specified single articles, pairs or sets, up to the sum insured.



## WHAT IS NOT COVERED:

- A policy excess of £100 for each claim.
- Wear and tear or damage that happens gradually over a period of time.
- Any amount over £2,000 for losses from unattended vehicles.
- Theft from an unattended vehicle unless it is securely locked and the property is hidden in a glove compartment, locked luggage compartment or locked boot.
- The costs of replacing any undamaged or unbroken item or parts of items forming part of a set, suite or other article of uniform nature, colour or design if damage occurs within a clearly identifiable area or to a specific part and it is not possible to match replacements.

We will automatically adjust the sums insured in line with inflation, except for personal money. However, some items such as jewellery, increase or decrease in value at a different rate, so it is a good idea to have them professionally valued regularly.



## IMPORTANT

Please remember that if you need to make a claim, you will need to provide a receipt, proof of purchase or professional valuation predating your loss. Please keep these in a safe place as, if you cannot provide these, we may have to reduce the amount of your claim or not meet your claim at all.

# FAMILY LEGAL PROTECTION.

If you insure your buildings or contents with us, you can also choose to take out cover for the costs and expenses of certain UK legal proceedings.

For full details about your cover and the exclusions see **SECTION 4** of the policy booklet that we will send you when your cover starts. If you want a copy before then, please ask us.



## WHAT IS COVERED:

You will be covered for the costs of pursuing legal proceedings arising from:

- Death of or personal injury to you or your immediate family.
- Buying or hiring goods or services for your own personal use.
- Any infringement of your legal rights from owning or occupying your home.
- A breach of your employment contract.

You will be covered for the costs of defending legal proceedings arising from:

- A motoring prosecution brought against you.
- The sale of privately owned goods by you.

We will also pay your costs in connection with a formal enquiry by HM Revenue & Customs into your private tax affairs.



## WHAT IS NOT COVERED:

We do not cover legal proceedings arising from:

- Divorce, dissolution of registered civil partnerships and matrimonial matters.
- The ownership or occupation of your home in the first 180 days of your policy.
- A breach of your contract of employment in the first 90 days of your policy.

We will also ask you to pay a policy excess of £50 against any claim under this section.



Claims will be handled for us by DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH

# CARAVAN.

If you have taken out contents insurance, you can also choose caravan cover. For full details about your cover and the exclusions see **SECTION 5** of the policy booklet that we will send you when your cover starts. If you want a copy before then, please ask us.



## WHAT IS COVERED:

We will cover loss or damage to your caravan, including its fixtures and fittings. Our cover applies anywhere in the UK and for up to 60 days each year in Europe.

We settle claims on the cost of repair or your caravan's market value. If the cost of repair exceeds the market value and your caravan is less than a year old, we will pay its replacement cost.

### We also cover:

- up to £250 towing and delivery costs;
- up to 30 days alternative accommodation cover, up to £20 a day;
- legal liability cover up to £2 million; and
- up to £200 for clothing and personal articles while they are in the caravan.



## WHAT IS NOT COVERED:

- A policy excess of £100 for each claim.
- Theft of or loss from empty caravans which are not properly secured.
- Damage to tyres due to braking, punctures, cuts or bursts.
- Caravans rented out for money or other reward.
- If your caravan is on a fixed site and has not been lived in for more than 30 days at the time of loss or damage, we will not cover loss or damage caused by:
  - malicious acts or vandalism;
  - theft or attempted theft;
  - escape of water; or
  - breakage of fixed glazing or sanitaryware.
- Theft or attempted theft if the caravan has been left unhitched from a towing vehicle for more than eight hours. This is unless it is secured with a hitchlock, wheel clamp or any other protection that we have agreed.
- The cost of replacing any undamaged or unbroken item or parts of items forming part of a set, suite or other article of uniform nature, colour or design if damage occurs within a clearly identifiable area or to a specific part and it is not possible to match replacements.



## IMPORTANT INFORMATION.

### CANCELLATION

We may cancel your policy by sending you 14 days' written notice to your most recent address known to us as a result of certain circumstances as described in the policy booklet.

#### Your cancellation rights:

You may cancel this policy at any time.

- If you have not made a claim in the current period of insurance, you may cancel this policy at any time and we will refund the premium paid for the period of unused cover.
- If you have made a claim in the current period of insurance:
  - You may cancel the policy within 14 days of receiving the policy documents or of the start or renewal date of the policy (whichever is later) and we will refund the premium paid for the period of unused cover.
  - You may cancel the policy after 14 days of receiving the policy documents or of the start or renewal date of the policy (whichever is later), but no refund of premium will be due.

To cancel your policy please call us on:



0370 900 3110

### FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. Whether or not you are able to claim and how much you may be entitled to will depend on the specific circumstances at the time.

For further information about the scheme please contact the FSCS at:



[www.fscs.org.uk](http://www.fscs.org.uk)

or call them on:

0800 678 1100



### MAKING A CLAIM

Home insurance **0370 900 5565** (24 hour)

Or visit [www.legalandgeneral.com/makingclaim](http://www.legalandgeneral.com/makingclaim) for more information

Home emergency cover (provided you have selected buildings insurance)  
**0800 072 4680** (24 hour)

Family legal protection (if selected) **0370 050 0962** (24 hour)

We may record and monitor calls. Call charges will vary.

## OUR COMPLAINTS PROCEDURE.

### IF YOU HAVE A COMPLAINT OTHER THAN HOME EMERGENCY AND FAMILY LEGAL PROTECTION:

Please contact us quoting your policy or claim number.

**0370 900 3110** (We may record and monitor calls. Call charges will vary.)

Legal & General Insurance, Centre City House,  
The Podium, 5 Hill Street, Birmingham B5 4US

### IF YOU HAVE A COMPLAINT IN RELATION TO HOME EMERGENCY COVER:

Please contact AXA Assistance (UK Limited) quoting your policy or claim number.

**01737 815 913** (lines are open Mon–Fri 9am–5pm)

[homeemergencycomplaints@axaassistance.co.uk](mailto:homeemergencycomplaints@axaassistance.co.uk)

Customer Relations, Home Emergency Inter Partner Assistance SA,  
The Quadrangle, 106–118 Station Road, Redhill, Surrey RH1 1PR

### IF YOU HAVE A COMPLAINT IN RELATION TO FAMILY LEGAL PROTECTION:

Please contact DAS quoting your policy or claim number.

**0370 050 1575**

Customer Relations Department, DAS Legal Expenses  
Insurance Company Limited, DAS House, Quay Side,  
Temple Back, Bristol BS1 6NH

### IF YOU REMAIN DISSATISFIED, YOU CAN COMPLAIN TO:

Financial Ombudsman Service, Exchange Tower,  
Harbour Exchange Square London E14 9SR

**0800 023 4567** (calls to this number are normally free for people ringing from a “fixed line” phone, but charges may apply if you call from a mobile)

**0300 123 9 123** (calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs)

[complaint.info@financialombudsman.org.uk](mailto:complaint.info@financialombudsman.org.uk)  
[www.financialombudsman.org.uk](http://www.financialombudsman.org.uk)



This is the end of the policy summary.

# ADDITIONAL INFORMATION.

The following information is provided in addition to the policy summary:

## NO CLAIMS DISCOUNT

If you have held home insurance before, you may qualify for a no claims discount. At renewal we will recalculate your premium taking into account a range of factors including your claims experience and the effect this has had on any no claims discount.

## EASIER TO READ INFORMATION.

If you are visually impaired, and would like to see this document in Braille, large print or audio tape, please call our General Enquiries number.

**i** This contract is governed by the law of England and Wales and we will communicate in English throughout the course of this contract.

## MINIMUM STANDARDS OF SECURITY

When you insure your contents with us, in certain circumstances (such as if your home is in a particular area), our 'Minimum standards of security' endorsement (PY01) will apply to your policy. We've outlined some of the key requirements below and will include the full details in your policy documents that we'll send you when your cover starts. If you'd like the full details before then, please ask your agent.

If 'Minimum standards of security' applies, we will not cover your contents or personal possessions for theft or attempted theft from your home unless:

1. All easy to reach windows or openings that someone could get in through are fitted with key operated locks.
2. All garages and outbuildings are fitted with a key operated lock or locking system.
3. All external doors to your home are secured with British Standard BS3621 certified locks (or BS8621 for flats or maisonettes above ground level) or a multi point locking system with three or more locking points.

Alternatively,

- doors leading from your garage or outbuildings may be secured with any lock plus internal key operated security bolts at the top and bottom.
  - the second closing door of a double door may be secured with any lock plus key operated security bolts that operate vertically into the door frame at the top and bottom, and the first closing door must also be secured with these or with flush bolts mounted on the door edge and concealed when the doors are closed.
  - sliding doors may be secured with any lock plus two internal key operated patio door locks or key locking bolts at the top and bottom. They must also be secured by anti-lift devices.
4. Before going to bed, you close and fully lock all external doors and windows, unless they're in occupied bedrooms.
  5. Whenever you leave home, you close and fully lock all doors and windows and set your alarm (if fitted). You must remove the keys from the locks and either take them with you or place them out of sight.



## USEFUL PHONE NUMBERS.

### GENERAL ENQUIRIES

**0370 900 3110**

### HELPLINES

Legal helpline

**0370 050 0962** (24 hour)

Domestic emergency helpline

**0800 408 9103** (24 hour)

### MAKING A CLAIM

Home insurance

**0370 900 5565** (24 hour)

Or visit [www.legalandgeneral.com/makingaclaim](http://www.legalandgeneral.com/makingaclaim)

Home emergency cover

(provided you have selected buildings insurance)

**0800 072 4680** (24 hour)

Family legal protection (if selected)

**0370 050 0962** (24 hour)

We may record and monitor calls. Calls charges will vary.



[www.legalandgeneral.com](http://www.legalandgeneral.com)

#### Legal & General Insurance Limited

Registered in England and Wales number 00423930

**Registered office:** One Coleman Street, London EC2R 5AA

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.  
(Financial Services Register number: 202050)

You can check this at [www.fca.org.uk](http://www.fca.org.uk) or by phoning them on 0800 111 6768.

QGI6671 10/14