



## HOME INSURANCE

# KEY FEATURES.

INSURANCE. SAVINGS.  
INVESTMENT MANAGEMENT.



# ABOUT LEGAL & GENERAL.

The Legal & General Group, established in 1836, is one of the UK's leading financial services companies.

Legal & General Insurance Limited is authorised and regulated by the Financial Services Authority for insurance business. We are entered on their register under number 202050.

You can check this at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by phoning them on:



0300 500 5000

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



## USEFUL PHONE NUMBERS.

### GENERAL ENQUIRIES:

Home insurance

0370 900 3110

### HELPLINES:

Legal helpline

0370 050 0962

Domestic emergency helpline

0800 408 9103 (24 hour)

### MAKING A CLAIM:

Home insurance

0370 900 5565

Home emergency cover

(provided you have selected buildings insurance)

0845 155 6403 (24 hour)

Family legal protection (if selected)

0370 050 0962

Call charges will vary. Calls may be recorded and monitored.

The logo consists of the word "keyfacts" in a white, lowercase, sans-serif font, enclosed within a black speech bubble shape that points downwards and to the right. A registered trademark symbol (®) is located to the upper right of the word.

keyfacts®

A large, solid white arrow pointing to the right, positioned on the left side of the page, pointing towards the main text area.

# POLICY SUMMARY.

We have designed this policy to protect your home and its contents.

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 HomeServe Claims Management Limited.

# BUILDINGS.

With our Standard or Select options, you may choose the buildings insurance suitable for your needs.

## 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 under our Select option, which we will automatically adjust in line with inflation.



## OPTIONAL EXTENDED ACCIDENTAL DAMAGE COVER

For an additional premium, we will also cover extended accidental damage such as banging a nail through a pipe or putting your foot through the ceiling while you are in the loft. See 'What is not covered' on page 4 for some of the exclusions and excesses.



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.

## 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; and
- falling trees.

### We also cover:

- Accidental damage to underground pipes or cables serving your home.
- Accidental breakage of fixed glass and fixed sanitaryware.
- Your legal liability as owner of the property for injury or damage to others or for damage to their property, up to a maximum of £2 million for a single claim.

We do not cover your liability as an occupier or your personal liability under this section, although we do offer this cover as standard in our contents insurance.

### We also cover various other costs you might incur, including:

- 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 making good damage to your garden if damaged by the fire brigade while fighting a fire.

- The cost of tracing water or oil leaks inside the home, including damage caused while finding the leak, up to £5,000.
- £150 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.

## WHAT IS NOT COVERED

- A policy excess of £100 for each and every claim or in the event of escape of water, an excess of £250, or in the case of subsidence, heave or landslip, an excess of £1,000.
- Damage to fences, gates and hedges caused by storm or flood.
- Loss or damage caused by underground water.
- 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 or breakage of glass or sanitaryware if your home has been unoccupied for more than 60 consecutive days. In this case 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.

# CONTENTS.

With our Standard or Select options, you may choose the contents insurance suitable for your needs.

## STANDARD OPTION

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

£40,000

£50,000

£60,000

£70,000

## 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 under our Select option, which we will automatically adjust in line with inflation.



## 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. See 'What is not covered' on page 6 for some of the exclusions and excesses.



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.

## 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 or oil; and
- falling trees.

### We also cover:

- Accidental damage to computers, TVs and stereos.
- 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.

**WHAT IS COVERED** (continued)**We also cover:**

- Accidental breakage of mirrors and fixed glass in furniture.
- Your legal liability as a home occupier for injury to others or damage to their property. We also cover your legal liability as a private individual anywhere in the world. We will pay up to £2 million for a single claim.
- Your legal liability as an employer of domestic staff at your home. We will pay up to £5 million for a single claim.

**We also include cover for:**

- 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 (minimum £14,000) 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.
- Replacing locks and keys to the external doors to your home if your keys are stolen, up to £750.
- Personal money in your home up to £500.
- Loss as a result of credit card fraud up to £5,000.
- Freezer contents up to £1,000.
- Oil leakage or metered water loss as result of accidental damage to your water or heating installations up to £2,000.

**WHAT IS NOT COVERED**

- A 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 or leakage of oil if your home has been unoccupied for more than 60 consecutive days. In this case there is no cover from the first day the home is not lived in.
- Money stolen from your home unless it was entered by force and violence.
- Loss or damage caused by underground water.
- 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.
- Any more than 10% of your contents sum insured for losses from your garage or domestic outbuildings by theft or attempted theft.
- 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.

**IMPORTANT**

**In certain circumstances, as summarised on page 17 of this booklet within the 'Minimum standards of security' section, an endorsement will be added to your policy.**

# PERSONAL POSSESSIONS IN AND AWAY FROM YOUR HOME.

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

## i

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

There are four categories of cover:

### 1. Personal property

We will cover 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. 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 single articles, pairs or sets valued at or over £1,500.

## 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 things 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

**If you claim, you will need to show us a receipt, proof of purchase or a professional valuation pre-dating your loss. If you cannot, we may 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.

**i**

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 relation to any 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 insure your home's contents with us, you can also choose caravan cover.

i

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 any 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;
  - vandalism;
  - theft;
  - escape of water; or
  - breakage of fixed glazing or sanitaryware.
- Theft or attempted theft if a caravan that 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 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.

# ▶ CUSTOMER HELPLINES.

With our buildings or contents insurance, you will have access to our 24 hour legal and domestic emergency helplines.

## LEGAL ADVICE HELPLINE

Our legal helpline provides advice on domestic legal problems, which may be confirmed in writing. The advice is free of charge to you other than the cost of the phone call. If you take out family legal protection cover, you will even be covered for certain legal costs and expenses.

The legal helpline is provided on behalf of Legal & General Insurance Limited by DAS Legal Expenses Insurance Company Limited.



**0370 050 0962**

## DOMESTIC EMERGENCY HELPLINE

If you have a home emergency such as burst pipes, blocked drains or roof damage, we will put you in touch with someone local and reputable. You can even call us to find a reputable local decorator or electrician.

The domestic helpline is provided on behalf of Legal & General Insurance Limited by HomeServe Claims Management Limited.

You can call the domestic emergency helpline on:



**0800 408 9103**

If you have selected buildings cover, then you may be covered for certain home emergency costs. You can phone the home emergency cover helpline on:



**0845 155 6403**

# ▶ IMPORTANT INFORMATION.

## CANCELLATION

### Our cancellation rights

- i) If you commit fraud or attempt to commit fraud, we will cancel your policy without any refund of premium.
- ii) If we do not receive the full premium when due, we will cancel your policy and your cover will only be in force for the proportional period for which we have received payment. If we do not receive the full premium when due and you have made a claim in the current period of insurance, you must pay the full annual premium and no refund is due. We have the right to deduct all unpaid instalments and any outstanding premium from any claim that we may pay.
- iii) We may cancel your policy by sending you 14 days' written notice to your most recent address known to us if any of the following circumstances occur:
  - You fail to carry out any reasonable recommendations we make to prevent loss or damage to the insured property.
  - You do not make good any damage to the insured property without delay and this increases the possibility of material loss, damage or injury.
  - You fail to maintain the buildings in sound condition and in good repair. If you are unsure as to the condition of your property, you should consult a suitably qualified expert.

- There is a change in the information provided by you which increases the possibility of material loss, damage or injury.
- Any unreasonable behaviour by you including but not limited to abuse, offensive and/or threatening language or action.

If we cancel your policy in accordance with iii), we will refund any premium you have paid for the period of unused cover from the date that the 14 days' written notice expires.

### Your cancellation rights

You may cancel this policy at any time.

- i) 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.
- ii) 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.

## HOW LONG YOUR CONTRACT WILL LAST

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

## HOW TO CANCEL YOUR POLICY

Please call us on



**0370 900 3110**

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

## FEES

We may charge you a fee if you amend or cancel your policy. If your policy includes these fees they will be shown on your policy schedule that we will send you when your cover starts.

## HOW TO MAKE A CLAIM

For home insurance claims, please call us on



**0370 900 5565**

For home emergency claims, please call HomeServe on



**0845 155 6403**

For family legal protection claims, please call DAS on



**0370 050 0962**

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

## FINANCIAL SERVICES COMPENSATION SCHEME

The Financial Services Compensation Scheme (FSCS) is designed to pay customers compensation if they lose money because a firm is unable to pay them what they owe for any reason. Your ability to claim from the scheme and the amount you may be entitled to will depend on the specific circumstances of your claim.

Most customers, including most individuals and small businesses, are covered by the scheme. You can find out more about the FSCS (including amounts and eligibility to claim) by visiting its website



**[www.FSCS.org.uk](http://www.FSCS.org.uk)**

or calling



**0800 678 1100**

The FSCS may arrange to transfer your policy to another insurer, provide a new policy or if these are not possible, provide compensation. FSCS compensation covers payment up to 90% of the value of the claim per firm. There is no upper financial limit on the claim. However, the rules of the FSCS may change, and the FSCS may take a different approach on the application of these rules to a firm, depending on the circumstances of the failure of that firm.

# ▶ OUR COMPLAINTS PROCEDURE.

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

Please contact us quoting your policy number or claim number.  
You should address your complaint to:  
Legal & General Insurance  
Centre City House, The Podium  
5 Hill Street, Birmingham B5 4US  
or telephone us on:



**0370 900 3110**

## IF YOU HAVE A COMPLAINT IN RELATION TO FAMILY LEGAL PROTECTION (SECTION 4)

Please contact DAS quoting your policy number or claim number.  
You should address your complaint to:  
Customer Relations Department  
DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side,  
Temple Back, Bristol BS1 6NH  
or telephone them on:



**0370 050 1575**

## IF YOU HAVE A COMPLAINT IN RELATION TO HOME EMERGENCY COVER (SECTION 1, PART 3)

Please contact HomeServe quoting your policy number or claim number.  
You should address your complaint to:  
Customer Relations  
HomeServe, Cable Drive  
Walsall, West Midlands WS2 7BN  
or telephone them on:



**0845 155 6403**

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

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR



**0300 123 9 123**



**complaint.info@  
financial-ombudsman.org.uk  
www.financial-ombudsman.org.uk**



Making a complaint will not affect your legal rights. For further information about your legal rights, please contact your local authority Trading Standards department or Citizens Advice Bureau.

Call charges will vary. Calls may be recorded and monitored.

# ► PREMIUM DISCOUNTS.

The information below shows the discounts we can offer on your home insurance.

## NO CLAIMS DISCOUNT

If you have held insurance policies before, you might qualify for a no claims discount. This could reduce your buildings, contents and personal possessions premiums.

**NO CLAIMS IN THE LAST YEAR:** 10%

**NO CLAIMS IN THE LAST TWO YEARS:** 15%

**NO CLAIMS IN THE LAST THREE OR MORE YEARS:** 20%

Each time you renew your policy with us without claiming during that year, we will increase your discount up to a maximum of 25% after four years.

If you make a claim your 25% discount will reduce to 15% the next time you renew, and a 20% discount will reduce to 10%.

If you claim and your discount is 15% or 10%, or if you make more than one claim in a year, there will be no discount.

## VOLUNTARY EXCESS

We offer reduced buildings and contents insurance premiums if you select a voluntary excess. You can choose an additional £50, £100, £150, £200 or £250 voluntary excess. This would apply in addition to the compulsory £100 excess or £250 excess for claims for escape of water.

There is a minimum excess of £1,000 on claims for subsidence on buildings insurance.

## COMBINED BUILDINGS AND CONTENTS INSURANCE

You will save money by insuring your home and contents under a single policy.

# ▶ MINIMUM STANDARDS OF SECURITY.

**When you insure contents, in certain circumstances (such as if your home is in a particular area), we will add the following 'Minimum standards of security' endorsement (PY01) to your policy. If it applies, this endorsement will be shown on your policy schedule that we will send you when your cover starts.**

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

- a) All easy to reach windows or openings someone could get in through are fitted with key operated locks. This includes all windows, skylights and other openings that are accessible from ground level or without the use of a ladder, such as from a balcony, porch, single storey extension or next to a drainpipe.
- b) The last door you use when leaving your home is secured by either:
  - a lock certified to British Standard BS3621. (A lock certified to British Standard BS8621 is acceptable for flats or maisonettes above ground level to meet fire safety recommendations); or
  - a multi point locking system with a minimum of three locking points.
- c) External sliding doors are secured by anti lift devices and either:
  - a hook lock certified to British Standard BS3621;
  - a multi point locking system with a minimum of three locking points; or
  - any lock plus two internal key operated patio door locks or key locking bolts at the top and bottom.

- d) External double doors are secured as follows:

The first closing door is secured both at the top and bottom with either:

- key operated security bolts that operate vertically into the door frame; or
- flush bolts mounted on the door edge and concealed when doors are closed.

The second closing door is secured with either:

- a lock certified to British Standard BS3621;
- a multi point locking system with a minimum of three locking points; or
- any lock plus key operated security bolts that operate vertically into the door frame at the top and bottom.

- e) All other external doors, including doors accessing the private dwelling from a garage need to be secured either:

- as stated in (b); or
- by any lock plus internal key operated security bolts at the top and bottom.

- f) Garages and outbuildings are fitted with a key operated lock or locking system.

- g) Immediately before you go to bed all the window and door locks and bolts fitted to your home, other than for windows in occupied bedrooms, are put effectively into operation.

- h) Whenever your home is left unattended, all the security devices fitted to your home are put effectively into operation. You should also remove all keys from locks and place them out of sight whenever your home is left unoccupied.



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

**Legal & General Insurance Limited**

Registered in England No. 00423930

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

We are authorised and regulated by the Financial Services Authority.  
We are members of the Association of British Insurers.

HHF HI KF Q0005724 QGI370 H0113949 08/10 V5.0