

# Home Insurance Choices Key features

Home ownership made easier by Legal & General



# 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:

 **0845 606 1234**

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 cover)

 **0845 155 6403 (24 hour)**

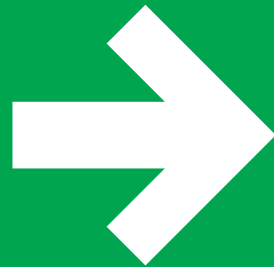
Family legal protection (if selected)

 **0370 050 0962**

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

**keyfacts**®

# Policy summary



We have designed this policy to protect your home and its contents. This 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 HomeServe Claims Management Limited.

# Buildings

With our Standard or Select options, you can choose the buildings cover 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, brick with timber frame (after 1960), stone or concrete with a slate, tile, concrete, metal or asphalt roof;
- be built after 1849; and
- have five bedrooms or less.

## Select option

If your home does not meet these requirements or if the rebuilding limit of £800,000 is not suitable, then you can choose a different sum insured under our Select option. We will automatically adjust this sum in line with inflation.

## ✓ 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.  
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.

### 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.

## ✘ What is not covered

- ✘ The first £100 of each and every claim or in the event of escape of water, the first £250, or in the case of subsidence, heave or landslip, the first £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.
- ➔ 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.

# Contents

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

## First time buyer/ Standard options

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

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£25,000\*

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£40,000

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£50,000

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£60,000

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£70,000

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\*First time buyer option (only available if you are a first time property buyer). This limit will increase by £5,000 at each renewal until it reaches our basic Standard option level of £40,000.

## Select option

If your home has more than five bedrooms or the limits above are not suitable, then you can choose a different sum insured under our Select option. We will automatically adjust this sum 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.

## ✓ 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.
- ✓ 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 from fraudulent use of your credit card 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.
- ✓ Loss of flowers, plants, shrubs or trees (all in pots or containers) due to fire, vandalism, theft and collision up to £1,000.

## ✗ What is not covered

- ✗ The first £100 of each and every claim or, in the event of escape of water, the first £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 days when the damage happens.
  - ✗ Money stolen from your home unless it was entered by force.
  - ✗ Loss or damage caused by underground water.
  - ✗ Accidental damage to portable items like video cameras and hand held computer games, unless you have taken out 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.
- ➔ 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.

# 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 below 'Minimum standards of security' endorsement (PY01) to your policy. This endorsement will be shown on your policy schedule if it applies.

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 drain pipe.
- 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
  - 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.

# 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.

## ✓ What is covered

You can choose from 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

- ✗ The first £100 of 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.

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.

➔ 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.

### ! 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.

## ✓ 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 the first £50 of any 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.

! Claims will be handled for us by DAS Legal Expenses Insurance Company Limited.

# Caravan

If you have taken out contents insurance, you can also choose caravan cover.

## ✓ 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 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

- ✗ The first £100 of 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.

➔ 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.

# Important Information

## How long your contract will last

We will give you an annual contract, which you can renew each year.

## What if you change your mind?

We want you to be completely happy with your policy. So if you decide you do not want it, we will refund the premium already paid for the unused period of cover. All you need to do is tell us within 14 days of the start date of your cover or after you receive your policy documents, whichever is later.

If you cancel after the 14 day period, we will only give you a refund for the unused period of cover if you have not made a claim.

## How to cancel your policy

Please call us on 0370 900 3110. Call charges will vary. We may record and monitor calls.

## How to make a claim

Please call us on 0370 900 5565. Call charges will vary. We may record and monitor calls.

## How to make a complaint

Please contact:

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

If you still are not satisfied, you can contact:

Financial Ombudsman Service,  
South Quay Plaza,  
183 Marsh Wall,  
London E14 9SR  
Tel: 0845 080 1800  
Email: [complaint.info@financialombudsman.org.uk](mailto:complaint.info@financialombudsman.org.uk)  
Website: [www.financialombudsman.org.uk](http://www.financialombudsman.org.uk)

Making a complaint will not affect your legal rights.

## Financial Services Compensation Scheme

You may be entitled to compensation if we cannot meet our obligations due to insolvency.

The Financial Services Compensation Scheme (FSCS) may arrange to transfer your policy to another insurer, provide a new policy or, if this is not possible, provide compensation.

Until 31 December 2009, the first £2,000 of a valid claim is protected in full. Above this amount, FSCS covers payment to 90% of the value of the claim. There is no upper financial limit on the claim. From 1st January 2010, the FSCS will cover all claims to 90% of their value. The first £2,000 of the claim will no longer be protected in full. There is no upper financial limit on the claim.

You can get more information from:

Financial Services Compensation Scheme,  
7th Floor, Lloyds Chambers,  
1 Portsoken Street,  
London E1 8BN

Tel: 020 7892 7300

Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)  
Website: [www.fscs.org.uk](http://www.fscs.org.uk)



## 24 hour 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 our 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.

## 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.

# Premium discounts

## No claims discount

Following the details in the policy summary, the information below shows the discounts we can offer on your home insurance.

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.

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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%

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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 cover

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

Legal & General Insurance Limited  
Registered in England No. 00423930  
Registered office: One Coleman Street, London EC2R 5AA

Authorised and regulated by the Financial Services Authority.  
A member of the Association of British Insurers.

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

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