

keyfacts[®]

HOME INSURANCE ESSENTIALS

POLICY SUMMARY.

Our Home Insurance Essentials 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

HOME INSURANCE ESSENTIALS – POLICY SUMMARY

This policy summary is only a brief guide to your cover and exclusions.



IMPORTANT: For full details of the terms, conditions, exceptions and exclusions that apply to your cover see the corresponding section of the policy booklet, which you'll be sent when your cover starts. If you want a copy before then, please ask us or visit www.legalandgeneral.com/essentialspolicybooklet

SECTION 1: BUILDINGS.

Cover for the structure of your home including its permanent fixtures and fittings. For full details about your cover and exclusions see SECTION 1 of the policy booklet.



WHAT IS COVERED:

We'll 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
- Alternative accommodation costs if you have to temporarily move out of your home because of an insured event, up to £25,000
- Your legal liability as owner of the property for injury or damage to others or for damage to their property.



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 and hedges
- 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 has been unoccupied for more than 30 consecutive days
- 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.)



For an additional premium, we'll cover accidental damage if you put your foot through the ceiling or accidental breakage of fixed glass or sanitaryware.

SECTION 2: CONTENTS.

Cover for your contents, including household goods and personal belongings in your home. For full details about your cover and exclusions see SECTION 2 of the policy booklet.



WHAT IS COVERED:

We'll 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:

- Your legal liability as a home occupier for injury to others or damage to their property
- Your legal liability as an employer of domestic staff at your home
- High risk property like jewellery, pictures, works of art and stamp and coin collections. We'll cover them in total for up to 20% of your contents sum insured and up to £2,500 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 15% of your contents sum insured (minimum £3,000)
- Theft or attempted theft from your garage or domestic outbuildings up to £1,000
- Personal money in your home up to £100.



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 or leakage of oil if your home has been unoccupied for more than 30 consecutive days
- Money stolen from your home unless it was entered by force and violence.
- Accidental damage to items designed and intended to be portable, or to hand held computer equipment and games
- 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)
- Pedal cycles
- Contents temporarily removed
- Contents in your garden
- Loss of oil
- Contents in your freezer.



For an additional premium, we'll cover accidental breakage of mirrors and fixed glass in furniture, accidental damage to computers, TVs and stereos and other accidental damage such as spilling red wine on your carpet.

SECTION 3: 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, 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 exclusions see SECTION 3 of the policy booklet.



WHAT IS COVERED:

You can choose from four categories of cover:

1. Personal property

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

2. Personal money

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

3. Pedal cycles

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



WHAT IS NOT COVERED:

- A minimum 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'll 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: If you claim, you'll 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.

SECTION 4: 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 exclusions see SECTION 4 of the policy booklet.



WHAT IS COVERED:

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



WHAT IS NOT COVERED:

We don't 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'll 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.

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 cancel this policy within 14 days of the start date or renewal date, or after you receive your policy documents, whichever is later; we will refund you for the period of unused cover, unless you've made a claim during that period of insurance
- If you decide you don't want this policy after 14 days and you haven't made a claim, we'll refund your premiums minus a fee, for the period that we have provided cover to you. If you have made a claim during the period of insurance then you will have to pay the full annual premium, so you won't receive a refund.

To cancel your policy please call us on: 0370 900 0201.

OUR COMPLAINTS PROCEDURE

If you have a complaint other than Family Legal Protection, please contact us quoting your policy or claim number on **0370 900 0201** or at Legal & General Insurance, Centre City House, The Podium, 5 Hill Street, Birmingham B5 4US

If you have a complaint in relation to Family Legal Protection, please contact DAS quoting your policy or claim number on **0370 050 1575** or at the Customer Relations Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH

If you remain dissatisfied, you can refer your complaint to: Financial Ombudsman Service, Exchange Tower, London E14 9SR

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

0800 023 4567

0300 123 9 123

FEES

We will charge you an administration fee of £24.99 if you cancel your policy after 14 days of receiving the policy documents, or the start or the renewal date of the policy, whichever is later. Please note: the administration fees include Insurance Premium Tax at the current rate.

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're 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** or call them on: **0800 678 1100**.

HOW TO MAKE A CLAIM:

Home insurance: **0370 900 5565** (24 hour) or visit **www.legalandgeneral.com/makingaclaim** for more information.

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

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'll 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're visually impaired and would like to see this document in Braille, large print or audio tape, please call our general enquiries number.



This insurance is provided by Legal & General Insurance Limited. We'll give you a 12 month contract that is annually renewable in accordance with the general conditions applying to this policy. This contract is governed by the law of England and Wales and we'll communicate in English throughout the course of this contract.

HOW TO CONTACT US.

General enquiries

0370 900 0201 or

www.legalandgeneral.com

Helplines (24 hours)

Legal helpline: **0370 050 0962**

Domestic emergency helpline: **0800 408 9103**

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

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 or by phoning them on 0800 111 6768.

QGI8729 10/15