

# Getting the right cover

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## What does Home Insurance cover?

Home Insurance is designed to cover certain unforeseen events, such as loss or damage that arises as a result of incidents such as storm, fire and flood but it doesn't cover everything. For example, it doesn't cover general wear and tear or damage that happens over a period of time.

For more details of what is and isn't covered, please refer to the relevant Insurance Product Information Document or Policy Booklet.

With Premier Home Insurance and Standard Home Insurance you can personalise the level of cover to suit your needs by choosing from a range of additional cover options, such as:

- Accidental Damage included as standard in our Premier policy and can be added to our Standard policy
- Cover Away from the Home
- Valuable Items cover
- Bicycle cover
- Home Emergency cover is included as standard in our Premier policy and can be added to our Standard policy (Tenants are not eligible)
- Family Legal Protection cover

## What's covered under Buildings Insurance?

Buildings Insurance covers loss or damage to the structure of your home and domestic outbuildings (such as sheds, garages and greenhouses) within the boundaries of your land. This includes walls, permanent fixtures and fittings, gates and fences, drives and patios. If you own your own home then you should have Buildings Insurance. If you are renting your home or have a lease, normally the landlord or the freeholder would be responsible for insuring the property.

## What's covered under Contents Insurance?

Contents Insurance covers the contents of your property and your personal belongings against loss or damage while in the home. It includes everything you'd normally take with you if you moved home, including for example, furniture, non-integrated kitchen appliances, curtains, bedding, clothing, television, computer equipment and jewellery.

## What's an excess?

The excess is the amount you must pay towards each and every claim.

You can see what your excesses are by reviewing your policy schedule and/or endorsement where you can find information regarding the minimum excess for escape of water, subsidence, heave and landslip. For more details of what is and isn't covered, please refer to the relevant Insurance Product Information Document or Policy Booklet.

Where more than one section of cover operates in respect of an incident of loss or damage only one excess will apply. If there are differing levels of excess, the highest excess will apply.

We want you to understand how much you'll have to pay in the event of a claim, so if you need any help or guidance, please don't hesitate to contact us on **0370 401 2004**. Calls may be recorded and monitored, call charges will vary.

## How much cover do I need?

The Buildings sum insured should be enough to cover the rebuilding cost of your home. It doesn't bear any relation to the market value of your home. Both our Premier and Standard Home Insurance policies provide cover for the rebuilding costs of your home for up to £1 million.

The Contents sum insured should be enough to cover the replacement cost as new, of all your contents and personal belongings. You can select either £60,000 or £80,000 depending on your needs.

You should remember that it's your responsibility to ensure that you have sufficient cover. If you don't have the right level of cover there's a chance you may not recover the full amount of a claim or your policy may be invalid.

Limitations and exclusions apply. Please read the relevant Insurance Product Information Document which details the significant or unusual exclusions that apply. For full details, please refer to the [Premier Home Insurance Policy Booklet](#) and [Standard Home Insurance Policy Booklet](#).

## What's Find and Access?

Find and Access water or oil leaks relates to the cover required for the costs involved in finding the source of an escape of water or leakage of oil. This includes replacement or repair of any walls, floors or ceilings (including fixtures and fittings attached to them) inside the home where this occurs in the course of these investigations.

This cover is included in our Premier policy up to £5,000 with Buildings cover, but isn't available with our Standard policy.

Limitations and exclusions apply. Please read the relevant Insurance Product Information Document which details the significant or unusual exclusions that apply. For full details, please refer to the [Premier Home Insurance Policy Booklet](#) and [Standard Home Insurance Policy Booklet](#).

## Can I take out a policy in joint names?

Yes you can. Our online application will ask you if you'd like your policy to be in joint names.

## What's Accidental Damage cover?

Accidental Damage covers you for those little mishaps like putting your foot through a ceiling (Buildings) or spilling wine or paint on your carpet (Contents). It's included with our Premier policy as standard and you can add Accidental Damage cover to our Standard policy for an additional premium - view the additional cover option section of your Policy Booklet for more information.

Both our Premier and Standard Home Insurance policies provide Accidental Damage cover under Buildings to underground pipes and cables serving your home.

Limitations and exclusions apply. Please read the relevant Insurance Product Information Document which details the significant or unusual exclusions that apply. For full details, please refer to the [Premier Home Insurance Policy Booklet](#) and [Standard Home Insurance Policy Booklet](#).

## What does Family Legal Protection cover?

For an additional premium you can add Family Legal Protection cover to your policy, where you'll be covered for the costs of pursuing certain legal proceedings such as:

- 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 also be covered for the costs of defending legal proceedings such as:

- A motoring prosecution brought against you
- A breach of your employment contract

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

Limitations and exclusions apply. Please read the relevant Insurance Product Information Document which details the significant or unusual exclusions that apply. For full details, please refer to the [Premier Home Insurance Policy Booklet](#) and [Standard Home Insurance Policy Booklet](#).

## What's covered by Home Emergency cover?

Home Emergency cover is included as standard with our Premier policy, up to £1,000 (including VAT) against call out charges, labour and materials for immediate repairs to stabilise and remove the emergency. You can add this cover to our Standard policy for an additional premium.

Tenants are not eligible for Home Emergency Cover on either the Premier or Standard Home Insurance policy. If you're a tenant, you shouldn't add this cover.

A repairer will be sent to assess the situation and carry out emergency work arising for the following emergencies such as:

- Burst pipes or sudden leakage
- Break in or vandalism, compromising the security of your home
- Storm damage causing water to enter your home or likely to cause further loss or damage to your home or its contents
- Impact damage by falling trees, or by a vehicle or a plane or aerial debris
- Failures of your domestic water mains supply leaving you with no running water
- Failure of your gas supply pipe leaving you unable to use your gas appliances
- Failure of your domestic electricity system leaving your home without electricity
- Blocked drains
- Failure of your domestic hot water system
- Total failure of your central heating system between the months of September and April
- A smashed toilet bowl or cistern, or breakage of the cistern internal mechanism that prevents flushing
- Emergency repairs if subsidence or heave or landslip causes sudden damage allowing water to enter or compromise the security of your home by breaking external windows, doors or their frames

Home Emergency is provided through AXA Assistance (UK) Limited.

Limitations and exclusions apply, for example boilers and warm air units over 8 years old are not covered. For details of the cover and what's not included please read the relevant Insurance Product Information Document. For full details, please refer to the [Premier Home Insurance Policy Booklet](#) and [Standard Home Insurance Policy Booklet](#).

## Do you cover wear and tear?

As with most Home Insurance, our policies don't cover loss or damage to your home or contents due to maintenance, wear and tear, or damage that happens gradually over time.

## What's a High Risk item?

High Risk items considered to be articles of:

- Jewellery, pearls, precious stones, gold, silver and other precious metals
- Clock and watches
- Works of art
- Stamp and coin collections

For details of the overall High-Risk item limits that apply to your cover, please refer to the policy schedule. Further information about High-Risk items and cover can also be found in the relevant Insurance Product Information Document and Policy Booklet. For full details, please refer to the [Premier Home Insurance Policy Booklet](#) and [Standard Home Insurance Policy Booklet](#).

## What's Flood Re?

We are working with the Government and participate in the not-for-profit flood reinsurance scheme, known as [Flood Re](#), to help support households at highest risk of flooding and develop a different way of dealing with flood insurance.

## Are my children's contents covered while studying away from home?

If you choose our Premier Home Insurance policy, your child's contents will be covered whilst away from home at University up to £5,000, provided the intention is to return the items to the family home.

Limitations and exclusions apply. Please read the relevant Insurance Product Information Document which details the significant or unusual exclusions that apply. For full details, please refer to the [Premier Home Insurance Policy Booklet](#) and [Standard Home Insurance Policy Booklet](#).

## Are my car keys covered by my Home Insurance policy?

Car keys are excluded under loss or theft of keys within our Home Insurance policies.

## Are my golf clubs covered?

Golf clubs can be covered under the contents section of your policy. If you've included optional Cover Away from the Home, then your golf clubs can be covered for loss or damage away from the home up to the sum insured selected. You can check that you've selected this cover in your policy documents.

Limitations and exclusions apply. Please read the relevant Insurance Product Information Document which details the significant or unusual exclusions that apply. For full details, please refer to the [Premier Home Insurance Policy Booklet](#) and [Standard Home Insurance Policy Booklet](#).

## How do I insure my personal possessions away from the home?

Items that you normally wear or carry with you can be covered by adding Cover Away from the Home to your policy - you'll need to check that your items meet our criteria and provide us with the sum insured you need.

If you require insurance for single items which exceed £1,500, they will need to be specified under our Valuable Items cover.

Limitations and exclusions apply. For full details, please refer to the [Premier Home Insurance Policy Booklet](#) and [Standard Home Insurance Policy Booklet](#).

## Do you cover bicycles?

Our Premier Home Insurance policy covers Bicycles as part of contents within the home, garage and domestic outbuildings, but cover restrictions apply and your bicycles won't be covered away from the home unless you add Bicycle Cover.

Our Standard Home Insurance policy does not offer cover for bicycles either in or away from the home. You'll need to add Bicycle cover to include cover for bicycles.

Limitations and exclusions apply. For full details, please refer to the [Premier Home Insurance Policy Booklet](#) and [Standard Home Insurance Policy Booklet](#).

## Is my mobile phone covered?

Your mobile phone is covered if it's stolen from inside your home under the contents section of both of our policies.

If you accidentally damage your mobile phone inside the home this is covered as standard by our Premier Home Insurance. With our Standard Home Insurance Policy this will only be covered if you've added Accidental Damage cover.

If your mobile phone is lost, damaged or stolen outside of the home, you'll only be covered if you've taken out Cover Away from the Home.

Limitations and exclusions apply. For full details, please refer to the [Premier Home Insurance Policy Booklet](#) and [Standard Home Insurance Policy Booklet](#).

## Do you cover Business use in the home?

We don't cover Business use in the home, unless it's clerical only such as paperwork, computer work or telephone calls.

## How do I access my online documents?

Go to [My Insurance](#), our secure online portal, where you can login using the email address and password you set up at registration.

If you've not already registered for My Insurance, you'll need to register to be able to view your online documents.

## How do I register for My Insurance?

Once you've purchased your policy we'll email you to advise when your documents are available to view online using [My Insurance](#). You can register using the link in your activation email, whilst you're waiting for your documents to be available. Just select 'Create an Account' in your confirmation email to register.

It takes around 10 minutes to set up. You'll need to be the main policy holder to register, please have to hand the address your policy relates to and your policy number (this will be in your confirmation email).

We'll need to verify that you're who you say when you use the site for the first time for security reasons.

## Where do I find my policy number?

You can find your policy number at the top of your confirmation email.

## How do I change my online document preferences?

If you change your mind and want to switch to online documents, or if you want to opt out from online documents at any time, just call us on **0370 401 2052** and we'll be happy to help. Lines are open Monday-Thursday 8am-8pm, Friday 8am-6pm, Saturday 9am-5pm. Calls may be recorded and monitored, call charges will vary.

## Can I change my policy online?

If you'd like to make changes to your policy please contact our Customer Service Department. You can contact us about this online through our Smart Service Form available on our website.

## Can I get documents in Braille, large print or audio tape?

Yes, you can choose to receive your documents in Braille or Large Print via our online application. Alternatively, please call us **0370 401 2052** to request your documents in Braille, large print or audio tape. Lines are open Monday-Thursday 8am-8pm, Friday 8am-6pm, Saturday 9am-5pm. Calls may be recorded and monitored, call charges will vary.



## **I can't remember my security question/memorable word for My Insurance?**

If you're unable to remember your security question/memorable word please contact our Customer Service department on **0370 401 2052**. Lines are open Monday-Thursday 8am-8pm, Friday 8am-6pm, Saturday 9am-5pm. Calls may be recorded and monitored, call charges will vary.

## **What protection do I have under the Financial Services Compensation Scheme (FSCS)?**

We're 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 visit the FSCS at [fscs.org.uk](https://www.fscs.org.uk) or call them on **0800 678 1100**.

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