

**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.



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 or visit

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

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 0201**

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

# BUILDINGS.

Cover for the structure of your home including its permanent fixtures and fittings. 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, and **SECTION 5** for details about your Home Emergency cover. If you want a copy before then, please ask us or visit [www.galandgeneral.com/essentialspolicybooklet](http://www.galandgeneral.com/essentialspolicybooklet)



## 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
- Up to £25,000 alternative accommodation costs if you have to temporarily move out of your home because of an insured event
- Replacing locks and keys to the external doors to your home if your keys are lost or stolen, up to £500
- 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'll cover accidental damage if you put your foot through the ceiling or accidental breakage of fixed glass or sanitaryware.



## WHAT IS NOT COVERED:

- A minimum policy excess of:
  - i) £100 for each and every claim
  - ii) £250 in the event of escape of water
  - 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).

## 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.

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 or visit [www.legalandgeneral.com/essentialspolicybooklet](http://www.legalandgeneral.com/essentialspolicybooklet)



## 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:

- 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 will 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
- Replacing locks and keys to the external doors to your home if your keys are lost or stolen, up to £500
- Personal money in your home up to £100.

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

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.

**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
- 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.

**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.)

# 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 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 or visit [www.legalandgeneral.com/essentialspolicybooklet](http://www.legalandgeneral.com/essentialspolicybooklet)



## 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 or visit [www.legalandgeneral.com/essentialspolicybooklet](http://www.legalandgeneral.com/essentialspolicybooklet)



## 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

## 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 the policy within 14 days of the start date or renewal date or receiving the policy documents (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 the start date or renewal date or receiving the policy documents (whichever is later) and we will refund the premium paid for the period of unused cover but if you have made a claim no refund of premium will be due.

To cancel your policy please call us on:



0370 900 0201

### 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 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/makingaclaim](http://www.legalandgeneral.com/makingaclaim) 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 for 03 numbers.



## 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 0201** 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) Calls may be recorded and monitored. Call charges will vary.

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

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, London E14 9SR

**0800 023 4567**

**0300 123 9 123**

complaint.info@financial-ombudsman.org.uk [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### Online Dispute Resolution Platform

The European Commission has established an Online Dispute Resolution Platform (ODR Platform) [http://ec.europa.eu/consumers/odr/index\\_en.htm](http://ec.europa.eu/consumers/odr/index_en.htm) that is specifically designed to help EU consumers who have bought goods or services online from a trader based elsewhere in the EU and subsequently has a problem with that online purchase. The ODR platform will refer your complaint to the Financial Ombudsman Service who will pass it on to Legal & General.

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.



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 this document in Braille, large print, audio tape or CD, please call **0370 900 0201**. We may record and monitor calls. Call charges will vary.



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

**0370 900 0201**

### 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) 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)

Calls may be recorded and monitored. Call charges will vary for 03 numbers.



[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.

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