

## Additional information

Our Rainbow Home Insurance policy provides you with home and contents cover. You can also purchase additional sections of cover to tailor the policy to your needs.



**EASIER TO READ INFORMATION**

Please call us if you are visually impaired and would like this document in Braille, large print or audio tape or CD.

This additional information document provides further information to your cover and should be read in conjunction with the Insurance Product Information Document. You can find the full terms, conditions and exceptions in the policy booklet that we'll provide to you when your cover starts. If you would like a copy before then, just ask us.

This insurance is provided by Fairmead 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.

## Contents

We provide 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.

**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.

### 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; and
- escape of water and leakage of oil.

### 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.
- 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.
- 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 lost or stolen, up to £750.
- Theft or attempted theft from your garage or domestic outbuildings up to 10% of your contents sum insured (minimum £5,000).
- 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).
- Personal money in your home up to £500.
- Freezer contents up to £1,000.

### We also offer 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, subject to exclusions and excesses.

### What is not covered:

- a minimum 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, leakage of oil, loss of oil and water, and loss or damage to contents in the garden if your home will be unoccupied for more than 60 consecutive days
- money and pedal cycles stolen from your home unless it was entered by force and violence
- accidental damage to items designed and intended to be portable (such as laptops, tablets and mobile phones), 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
- 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).

**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**.

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

**Direct debit**

You can pay your premiums annually or under our monthly payment plan. To pay by instalments the interest charge is 0%. You will be protected by the Direct Debit Guarantee.

**The direct debit guarantee**

- The Guarantee is offered by all banks and Building Societies that accept instructions to pay by Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Fairmead Insurance Limited will notify you five working days in advance of your account being debited or as otherwise agreed. If you request Fairmead Insurance Limited to collect a payment, confirmation of the amount and date will be given at the time of request.
- If an error is made in the payment of your Direct Debit, by Fairmead Insurance Limited or by your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.
  - If you receive a refund you are not entitled to, you must pay it back when Fairmead Insurance Limited asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

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