POLICY SUMMARY AND POLICY TERMS AND CONDITIONS OF SMOOTHMOVE.

Move home with Smoothmove.

Moving house is one of the most stressful times you’ll face. We’re here to help you (24 hours a day, 7 days a week) with domestic emergencies and a legal helpline during the first three months in your new home.
SMOOTHMOVE POLICY SUMMARY

For 24-hour assistance simply telephone 0330 123 3542 and please quote reference number 5201LG96. Call charges will vary. We may record and monitor calls.

SMOOTHMOVE FROM INTER PARTNER ASSISTANCE

SMOOTHMOVE IS HERE TO HELP YOU WHEN:

- Your removal van fails to arrive.
- Your car breaks down or is involved in an accident en route to your new home.
- Your removal van has not arrived at your new home or your household goods have been lost in an accident, fire or theft on the way.
- You are unable to move into your new home because the vendors have not moved out.
- A home emergency arises after you move.
- After moving in, you are in need of further legal advice.
This policy summary is a brief guide to your cover and exclusions. Further details can be found in your SmoothMove Policy Terms and Conditions. This forms part of your agreement with Legal & General and will be provided when you buy your Legal & General Mortgage Protection Plan.

SmoothMove is underwritten by Inter Partner Assistance, a wholly owned subsidiary of AXA Assistance and part of the worldwide AXA Group.

THE TYPE OF INSURANCE AND COVER PROVIDED BY THE PLAN
SmoothMove is automatically provided with all Legal & General mortgage protection plans at no extra cost. It is underwritten by Inter Partner Assistance, and provides a 24 hour rescue service on moving day, for emergencies such as car recovery, rescue removal van and hotel accommodation.

Inter Partner Assistance can continue to support you for up to three months following your move. In the event of a home emergency such as a burst pipe or damaged roof, they can arrange for immediate repairs by an approved contractor and reimburse you for hotel accommodation. Free legal advice is available to you on Inter Partner Assistance’s helpline for the three month period if you need it.

DURATION OF THE POLICY
The policy starts when you vacate your former home to begin the move to your new home. The policy ends three calendar months after you take up residence in your new home.

ELIGIBILITY FOR THE PLAN
To qualify for SmoothMove, you must complete on the purchase of a property and maintain your premium payments on your Legal & General mortgage protection plan. Your SmoothMove cover will start on the day of your move.

SIGNIFICANT FEATURES AND BENEFITS
• Moving day: From the moment you vacate your former property, you are covered for the following four emergencies:

1. The removal van not turning up to move your possessions.
2. Your vehicle breaking down or being involved in an accident on the way to your new home.
3. Your household goods not being available at the new residence, for example the removal van fails to arrive, or household goods are lost in transit due to fire, theft or accidental damage.
4. The Vendor or Tenant still occupying your new home due to unforeseen circumstances.

For any one move, you are covered up to the maximum value of £750 for any claims across events 1-4.

• Once you have occupied your new property, SmoothMove will cover you for up to three calendar months following your move, in the event of:

5. Damage to your new home due to a home emergency, where immediate emergency repairs or emergency hotel accommodation may be required.

Once you're moved in, you're covered up to a maximum value of £250.

6. Legal advice – a free 24hr legal advice helpline is available should you require help and guidance on any legal problem in connection with your new home.

SIGNIFICANT EXCLUSIONS AND LIMITATIONS
• You won’t be covered if your mortgage protection plan has not yet started.
• For any arrangements that haven’t been pre-arranged or pre-approved by Inter Partner Assistance.
• On moving day, you won’t be covered for any vehicles that aren’t legally entitled to be on the road, or for any roadside labour costs exceeding one hour.

• If your costs are more than the benefit limits, you’ll only be reimbursed up to the policy maximum.
  – Events 1-4, you’re covered for a maximum of £750 for any one move.
  – Once you are moved in, you’re covered for a maximum of £250 for event 5. For event 6, a free 24hr legal advice helpline is available. You’re covered for these for the first three calendar months following your move.

• If you stop paying the premiums on your Legal & General mortgage protection plan, it will end. This means that the SmoothMove policy will also end and you’ll no longer be entitled to any SmoothMove benefits.

• If you don’t provide all the information Legal & General ask for when you set up your mortgage protection plan and if you make a claim within the first three months, the policy won’t pay out and you won’t be entitled to the cover provided by SmoothMove.

For more detailed information on the features, benefits, exclusions or limitations on this policy please see the policy terms and conditions.

**CANCELLATION RIGHTS**

This policy is linked to your mortgage protection plan. If you cancel your Legal & General mortgage protection plan the SmoothMove policy will automatically be cancelled. Full details of how to cancel the Legal & General plan are shown in the Legal & General Key Features document.

**MAKING A CLAIM**

To make a claim call the SmoothMove emergency helpline on:

0330 123 3542*

and please quote reference number 5201LG96.

This emergency number is available 24 hours a day, all year round. The moment your call is answered you’ll be in the hands of an experienced team of coordinators to help solve your problem.

You will then be sent a claim form, which you will need to complete and submit, together with all original receipts and invoices, up to 31 calendar days following the event.

**HOW TO COMPLAIN**

If you wish to complain about the product and service provided by this policy, please write to the Customer Relations and Complaints Manager at:

Inter Partner Assistance
The Quadrangle, 106-118 Station Road
Redhill, Surrey UK RH1 1PR

or call us on:

01737 815913*

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

If you’re not happy with the way your complaint is handled, you can talk to the Financial Ombudsman Service at:

Exchange Tower
London
E14 9SR

0800 023 4567

complaint.info@financial-ombudsman.org.uk

www.financial-ombudsman.org.uk

Making a complaint doesn’t affect your legal rights.
THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

The FSCS is designed to pay compensation if a firm is unable to pay claims, because it has stopped trading or been declared in default.

So, if we run into financial difficulties, you may be able to claim via the FSCS for any money you've lost.

However, before looking to pay compensation, the FSCS will first see if they can arrange for your current plan to be maintained. They may arrange for your plan to be transferred to another insurer or provide a new plan. If these aren’t possible, the FSCS aims to provide compensation.

Most of our customers, including most individuals and small businesses, are covered by the FSCS.

Whether or not you can claim, and the amount you could claim, will depend on the specific circumstances of your claim. The FSCS will pay 90% of the value of the claim. There is no upper financial limit on the amount of the payment.

You can find out more about the FSCS, including eligibility to claim, by visiting its website:

www.fscs.org.uk

or calling 0800 678 1100.

The rules of the FSCS might change in the future and the FSCS may take a different approach on their application of the above, depending on what led to the failure.

This is the end of the Policy Summary.
POLICY TERMS AND CONDITIONS.

DEFINITIONS

Wherever the following words and phrases appear in bold in the policy terms and conditions, they will always have the meanings below:

**Breakdown** – Not being able to use your vehicle because of:
- a mechanical breakdown;
- an accident;
- a fire;
- a theft or an attempted theft.

**Family** – Your partner, spouse or registered civil partner and your children, living at the same address as you.

**Home emergency** – Sudden and unforeseen damage to your new home which immediately:
- renders the building unsafe to reside in, and/or
- exposes the building and its contents to further damage and/or,
- creates a risk to you and your family’s health and/or safety.

**Inter Partner Assistance SA (IPA)** – This policy is underwritten by Inter Partner Assistance SA (IPA), which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. Inter Partner Assistance SA’s firm register number is 202664. You can check this on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

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This insurance is governed by the laws of England and Wales.

**AXA Assistance (UK) Limited** – The providers of motoring and home assistance and legal advice. Registered number 02638890. FCA registration number 439069.

The registered address of both IPA and AXA Assistance (UK) Limited is: The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR.

**Removal van** – The removal van you have contracted to carry out the move from your former home to your new place of residence.

**United Kingdom (UK)** – Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

**Vehicle(s)** – A private vehicle used in the move to the new residence which is owned by you or your family. This definition also includes any caravan or trailer being towed by the vehicle on moving day. The vehicle must not be heavier than 3,500 kilograms, longer than 5.1 metres, higher than 1.95 metres or wider than 2.1 metres.

**We/us/our** – Inter Partner Assistance SA and AXA Assistance (UK) Limited.

**You, Your** – The person or people named as the Legal & General mortgage protection policyholder(s).
MAKING A CLAIM
To be eligible to claim you must meet the terms and conditions of this policy.
To make a claim call the SmoothMove emergency helpline on 0330 123 3542.
This emergency number is available 24 hours a day, all year round. The moment your call is answered you will be in the hands of an experienced team of coordinators to help solve your problem.
We will then send you a claim form, which you will need to complete and submit, together with all original receipts and invoices, up to 31 calendar days following the event.

CANCELLING YOUR POLICY
This policy is linked to your Legal & General mortgage protection plan. If you cancel your Legal & General mortgage protection plan the SmoothMove policy will automatically be cancelled. Full details of how to cancel the Legal & General plan are shown in the Legal & General mortgage protection plan key features document. If you require a copy of the key features document, contact Legal & General on 0370 010 4080.

COVER CONDITIONS
This contract is between you and us. Cover under this policy is only provided within the United Kingdom. This policy is governed by the laws of England and Wales.
SmoothMove rescue service is available only to Legal & General mortgage protection policyholders moving home.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Period of cover</th>
<th>Amount of cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>One</td>
<td>Starts: when you vacate your former home to begin the move to your new home End at the earlier of: • when you have moved into your new home, or • up to three days after vacating your former home.</td>
<td>£750 in total across benefits one, two, three and four for any one move.</td>
</tr>
<tr>
<td>Two</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Three</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Four</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Five</td>
<td>Starts: on the day you take up residence in your new home. End: three calendar months after you take up residence in your new home.</td>
<td>£250.</td>
</tr>
<tr>
<td>Six</td>
<td></td>
<td>Free legal advice.</td>
</tr>
</tbody>
</table>
If **you** have a right of action against a third party, **you** shall co-operate with **us** to recover any costs incurred by **us**. If **you** are covered by any other insurance policy for any costs incurred by **us**, **you** will need to claim these costs and reimburse **us**. We reserve the right to claim back any costs that are recoverable through a third party.

**SECTION 1 – THE DAY OF THE MOVE**

**Benefit One – if the removal van doesn’t arrive**

<table>
<thead>
<tr>
<th>Event</th>
<th>What you are covered for</th>
<th>What you are not covered for</th>
</tr>
</thead>
</table>
| Non-arrival of the **removal van** to move **your** possessions. | **We** will try to solve the problem with **your** contracted removal company.  
If **we** are unable to provide **you** with an alternative **removal van** on the day **we** will reimburse the cost of the following:  
• Overnight accommodation (bed and breakfast only) for up to three nights for **you** and **your** family.  
• Additional temporary storage for **your** household goods for up to three nights, along with additional storage costs for redelivery of the stored goods. | • Any accommodation or storage not arranged or pre-approved by **us**  
• Items listed under ‘General Exclusions’ |
## Benefit Two – vehicle breakdown or accident

<table>
<thead>
<tr>
<th>Event</th>
<th>What you are covered for</th>
<th>What you are not covered for</th>
</tr>
</thead>
</table>
| **Your vehicle** breaks down or is involved in an accident on the way to **your** new home. | 1. Provide you with roadside assistance:  
• Roadside repairs of up to one hour’s labour.  
• Arrange for your vehicle to be towed to the nearest suitable garage (usually within 15 miles of your breakdown) or your new home, if roadside repair is not practical.  
2. Where necessary, reimburse you for:  
• The cost of hiring a similar vehicle to get to your new home.  
• A single standard class rail ticket so you can retrieve your vehicle when it is repaired. | • A vehicle:  
– Not registered in the UK  
– Not insured  
– Without valid road tax  
– Without a current MOT certificate  
– Not safe to drive or broken down prior to the moving date.  
• Any roadside assistance, recovery or repair not arranged by us.  
• Any roadside labour costs exceeding one hour.  
• Roadside assistance or recovery where emergency services request the vehicle be taken elsewhere.  
• Any other costs associated with moving or fixing your vehicle, including supplying parts or damage to your vehicle whilst trying to get into it.  
• Ensuring the safety of your vehicle and its contents.  
• Carrying more weight and or passengers than is specified by the vehicle manufacturers.  
• Any toll or ferry fees incurred by the driver or the driver of the recovery vehicle. |
## Benefit Two – vehicle breakdown or accident (continued)

<table>
<thead>
<tr>
<th>Event</th>
<th>What you are covered for</th>
<th>What you are not covered for</th>
</tr>
</thead>
</table>
| Your vehicle breaks down or is involved in an accident on the way to your new home. |  | • Help or recovery if the vehicle is partly or completely buried in snow, mud, sand or water.  
• Moving animals. We will decide whether or not to move any animal from the vehicle, and if we agree to do this it will be completely at your own risk and cost.  
• The costs of getting a spare wheel or tyre for a roadside repair if the vehicle does not have one. We will not pay the costs of arranging for a wheel that is secured by locking wheel nuts to be removed, if the driver is not able to provide a key to do this. This does not apply if the vehicle is not designed to carry a spare wheel.  
• Any costs if the vehicle has been altered for, or is taking part in, racing, trials or rallying.  
• In the event of misfuelling you will be entitled to recovery to a local garage only.  
• Any vehicle used for hire or reward.  
• Items listed under ‘General Exclusions’. |  |
### Benefit Three – household goods unavailable at your new home

<table>
<thead>
<tr>
<th>Event</th>
<th>What you are covered for</th>
<th>What you are not covered for</th>
</tr>
</thead>
</table>
| Household goods unavailable at the new residence if the **removal van** fails to arrive or there is a total loss of household goods whilst in transit due to fire, theft or accidental damage.                                                                 | **We will reimburse payment for:**  
  - The emergency purchase of toiletries and other personal essentials.  
  - Up to three nights accommodation (bed and breakfast) for **you** and **your family**.  
  - The **family** pets to be kennelled for up to three nights, provided that suitable facilities are available locally.  
  
  Important: **You** must provide clear timetables for the contracted removal company in relation to the move.                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | **• Any accommodation or kennel not arranged or pre-approved by us.**  
  **• Items listed under ‘General Exclusions’.**                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
### Benefit Four – vendor and or tenant still occupying your new home

<table>
<thead>
<tr>
<th>Event</th>
<th>What you are covered for</th>
<th>What you are not covered for</th>
</tr>
</thead>
</table>
| Vendor and or tenant still occupying the residence due to unforeseen circumstances. | **We** will reimburse payment for:  
  • Up to three nights accommodation (bed and breakfast) for **you and your family**.  
  • Temporary storage for your household goods for up to three nights and transport of the stored goods to the new residence.  
  • The family** pets to be kennelled for up to three nights, provided that suitable facilities are available locally.  
**Important:** **You** must communicate with the vendor for handover of the residence on or at an agreed date following completion. | **•** Any accommodation, storage or kennel not arranged or pre-approved by **us**.  
**•** Items listed under ‘General Exclusions’. |
### SECTION 2 – AFTER YOU HAVE MOVED

**Benefit Five – temporary home emergency assistance**

<table>
<thead>
<tr>
<th>Event</th>
<th>What you are covered for</th>
<th>What you are not covered for</th>
</tr>
</thead>
</table>
| Damage to your new home as a result of a home emergency.              | 1. Reimbursement of the initial cost of emergency repairs by an approved contractor arranged by **us** with the aim of:  
  • Rendering the building safe to live in, and/or  
  • Securing the buildings and contents against further damage, and/or  
  • Protecting **you** and **your family** against risks to **your** health or safety.  
  2. Reimburse payment for overnight accommodation (bed and breakfast) for **you** and **your family** if, in **our** opinion, the emergency repairs are unable to make the building habitable. | • Any **home emergency** repairs not arranged by **us**.  
• Expenses incurred from loss or damage not caused by a **home emergency**.  
• Loss or damage arising from circumstances known to **you** prior to **your** moving date.  
• Loss or damage arising from disconnection or interruption of mains services by the deliberate act of the utility company concerned or any equipment or services that are the responsibility or property of the utility company.  
• Items listed under ‘General Exclusions’. |
### Benefit Six – Legal advice

<table>
<thead>
<tr>
<th>Event</th>
<th>What you are covered for</th>
<th>What you are not covered for</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legal advice</td>
<td>• Access to telephone legal advice on matters in connection with the move or the property purchased.</td>
<td>• Any legal fees incurred following advice from the helpline.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Items listed under ‘General Exclusions’.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Important: This service does not replace the service provided by your solicitor. If further action is needed you will normally be referred to your own solicitor.</td>
</tr>
</tbody>
</table>

### GENERAL EXCLUSIONS

You are not covered under this policy for any of the following:

1. **Radioactive contamination** – any loss, damage or legal liability caused directly or indirectly by:
   - Ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel.
   - The radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.

2. **War risks** – any loss or damage caused by any sort of war, invasion or revolution.

3. Losses of any kind that come from providing, or delaying providing, the services this cover relates to (for example, a loss of earnings, damage to personal items and costs we have not agreed beforehand.)

4. Delays or failure in delivering service to you due to any extraordinary event or circumstance which are outside our reasonable control, such as severe weather conditions.
WE ARE HERE TO HELP

If you have any queries other than those regarding claims, or would like more information contact our helpdesk on 0330 123 3542. Please note that call charges will vary. We may record and monitor calls for training purposes. Alternatively please contact your financial adviser.

COMPLAINTS

If you wish to complain about the product or service provided by this policy, please write to the Customer Relations and Complaints Manager at:

Inter Partner Assistance
The Quadrangle, 106-118 Station Road
Redhill, Surrey UK RH1 1PR

or call us on 01737 815913

COMPENSATION SCHEME

Inter Partner Assistance SA is a member of the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

DATA PROTECTION ACT

We may store, use and process your personal information in order to administer your policy and provide you with our services, and keep our records about you up to date. We may also use the information to prevent and detect fraud and/or money laundering or similar activity.

Under the Data Protection Act 1998 you are entitled to a copy of the information we hold about you on request, on payment of the relevant fee. Please let us know if you think any information we hold about you is inaccurate, so that we can correct it. The information we hold about you is confidential. We will only ever disclose it to another party with your consent, for the purposes of contacting you about other products or services, if the law requires us to disclose it and/or to our agents providing services to you.

We monitor and record phone calls to help maintain our quality standards and for security purposes.

REQUESTING THIS BOOKLET IN AN ALTERNATIVE FORMAT

Please contact us on 0330 123 3542 if you would like to receive this information in an alternative format such as large print, audio or Braille.
Inter Partner Assistance SA (IPA) is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. Inter Partner Assistance SA firm register number is 202664. You can check this on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

This insurance is governed by the laws of England and Wales.