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.

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

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.

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.

ADDITIONAL INFORMATION.

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

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:

• 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

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

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)

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

IMPORTANT INFORMATION.

HOME INSURANCE ESSENTIALS

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.
If you insure your buildings or contents with us, you can also choose to take out cover for the costs and expenses of:

SECTION 4: FAMILY LEGAL PROTECTION.

You'll be covered for the costs of pursuing legal proceedings arising from:

1. Personal property
   - Your legal liability as owner of the property for injury or damage to others
   - Your legal liability as an employer of domestic staff at your home
   - The sale of privately owned goods by you.
   - A motoring prosecution brought against you
   - A breach of your employment contract.

2. Personal money
   - Personal money in your home up to £100.
   - Alternative accommodation costs if you have to temporarily move out of your home because of an insured event, up to £25,000
   - Legal liability caused by an insured event.

3. Pedal cycles
   - We'll cover loss or damage up to £500 per pedal cycle. We may insure cycles worth more than £500 at a different rate.

4. Specified articles
   - We'll approve the replacement of specified items.
   - 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 leak of a pipe or water service, 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 leak of a pipe or water service, or frost if your home has been unoccupied for more than 30 consecutive days.
   - Loss or damage caused by water escaping due to the failure or leak of a pipe or water service, or frost if your home has been unoccupied for more than 30 consecutive days.

We also cover:

- Accidental damage to underground pipes or cables servicing 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
- Your legal liability as an employer of domestic staff at your home
- The sale of privately owned goods by you.
- A motoring prosecution brought against you
- A breach of your employment contract.

We'll also pay your costs in connection with a formal enquiry by:

- HM Revenue & Customs into your private tax affairs.
- A breach of your employment contract in the first 90 days of your policy.
- 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.
- A breach of your contract of employment in the first 180 days of your policy.
- A breach of your contract of employment in the first 180 days of your policy.

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.

WHAT IS COVERED:

We'll insure your contents against loss or damage from many causes, including but not limited to:

- Fires, smoke, explosions, lightning or earthquake
- Malicious acts or vandalism
- Subsidence, heave or landslip
- Theft or attempted theft
- Escape of water and leakage of oil.

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:
  - £100 for each and every claim; or
  - £250 in the event of escape of water; or
  - £500 in the case of subsidence, heave or landslip
- Any amount over £2,000 for losses from unattended vehicles
- Loss of 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 leak of a pipe or water service, or frost if your home has been unoccupied for more than 30 consecutive days
- Loss or damage caused by water escaping due to the failure or leak of a pipe or water service, or frost if your home has been unoccupied for more than 30 consecutive days
- Loss or damage caused by water escaping due to the failure or leak of a pipe or water service, or frost if your home has been unoccupied for more than 30 consecutive days
We'll insure your buildings 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:

- 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.
- Theft from an unattended vehicle unless it is securely locked and the property is not visible.
- The sale of privately owned goods by you.
- A motoring prosecution brought against you.
- Buying or hiring goods or services for your own personal use.
- Death of or personal injury to you or your immediate family.
- 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 leak of grout and/or sealant.
- Loss or damage caused by water overfilling 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.)
- Loss or damage caused by water overfilling 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.

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

**SPECIAL CLAUSES:**

- A minimum policy excess of £1,000 for each claim.
- 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.
- Theft from an unattended vehicle unless it is securely locked and the property is not visible.
- The sale of privately owned goods by you.
- A motoring prosecution brought against you.
- Buying or hiring goods or services for your own personal use.
- Death of or personal injury to you or your immediate family.
- 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 leak of grout and/or sealant.
- Loss or damage caused by water overfilling 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.)
- Loss or damage caused by water overfilling 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.

**WHAT IS COVERED:**

We'll cover 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 stamps and coin collections. We'll cover them in total for up to 20% of your contents sum insured and up to £5,000 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 10% of your contents sum insured (minimum £3,000). If you choose the optional personal property cover we'll automatically cover up to £500 for each claim.
- Theft or attempted theft from your garage or domestic outbuildings up to £1,000.
- Personal money in your home up to £100.
- Personal money on the person.
- Personal property.
- Specified articles.
- Pedal cycles.
- Personal money in your home up to £100.
- 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.
- Theft from an unattended vehicle unless it is securely locked and the property is not visible.
- The sale of privately owned goods by you.
- A motoring prosecution brought against you.
- Buying or hiring goods or services for your own personal use.
- Death of or personal injury to you or your immediate family.
- 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 leak of grout and/or sealant.
- Loss or damage caused by water overfilling 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.)
- Loss or damage caused by water overfilling 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.

**WHAT IS NOT COVERED:**

- 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.
- Theft from an unattended vehicle unless it is securely locked and the property is not visible.
- The sale of privately owned goods by you.
- A motoring prosecution brought against you.
- Buying or hiring goods or services for your own personal use.
- Death of or personal injury to you or your immediate family.
- 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 leak of grout and/or sealant.
- Loss or damage caused by water overfilling 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.)
- Loss or damage caused by water overfilling 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.

**HOME INSURANCE ESSENTIALS:**

- Theft from an unattended vehicle unless it is securely locked and the property is not visible.
- The sale of privately owned goods by you.
- A motoring prosecution brought against you.
- Buying or hiring goods or services for your own personal use.
- Death of or personal injury to you or your immediate family.
- 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 leak of grout and/or sealant.
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- Loss or damage caused by water overfilling 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.
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 £2,000 per article, pair or set, up to the sum insured. You’ll have to specify any item 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 loss from unattended vehicles.
- Theft from an unattended vehicle unless it is securely locked and the property in hidden in a glove compartment, locked luggage compartment or locked boot.
- The costs of replacing any undamaged or unbroken item or parts of home 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 sum 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.

SECTION 4: FAMILY LEGAL PROTECTION.
If you insure your buildings or contents with us, you can also choose optional cover for the costs and expenses of your legal proceedings against someone else. 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.
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
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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.

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