

IMPORTANT INFORMATION

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Home Insurance

Key Features

Legal & General Insurance Limited
Registered in England No. 00423930
Registered office: One Coleman Street, London EC2R 5AA.

Authorised and regulated by the Financial Services Authority
A member of the Association of British Insurers

www.legalandgeneral.com

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About Legal & General

The Legal & General Group, established in 1836, is one of the UK's leading financial services companies. We are one of the UK's top 50 companies in the FTSE 100 index.

Legal & General Insurance Limited is authorised and regulated by the Financial Services Authority for insurance business. We are entered on their register under number 202050. You can check this at www.fsa.gov.uk/register or telephone them on 0845 606 1234.

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

Useful telephone numbers

General enquiries:

Home Insurance

0870 900 3110

Legal helpline

0870 523 4511 (English Law)

0141 332 2887 (Scottish Law)

Domestic emergency helpline

0800 408 9103 (24 hour)

Making a claim:

Home Insurance

0870 900 5565

Home Emergency cover

(provided you have selected buildings cover)

0845 155 6403 (24 hour)

Premium Waiver

Accident and Sickness

Freephone 0800 072 8315

Unemployment

Freephone: 0800 072 8316

Family Legal Protection (if selected)

0870 523 4511 (English Law)

0141 332 2887 (Scottish Law)

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

Policy Summary

This policy is designed to offer protection for your home and its contents and this summary is only a brief guide to the cover provided. The full terms, conditions and exceptions are given in the policy booklet, which you will receive when your cover starts or is available beforehand on request. This insurance is provided by Legal & General Insurance Limited, except for home emergency cover, which is provided by Inter Partner Assistance SA.

Buildings

For full details of what is covered under our buildings insurance, please refer to Section 1 of the Policy Booklet.

Standard Option

As long as your home meets certain criteria, we automatically provide cover under our Standard Option up to a limit of £500,000 rebuilding cost, which is more than adequate for most properties. Your home must:

- be a house or bungalow (not a flat or maisonette);
- be built of brick, brick with timber frame (post 1960), stone or concrete with a slate, tile, concrete or asphalt roof;
- be built after 1849; and
- not have more than five bedrooms.

Select Option

If your home does not meet all of the above criteria or the limit of £500,000 is not suitable, cover can be arranged for a specified rebuilding cost under our Select Option.

Inflation protection

If you choose to insure under our Select Option for a specified rebuilding cost, your sum insured will be automatically adjusted to keep pace with inflation.

What is covered

Your home will be insured 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 landslide;
- theft or attempted theft;
- escape of water and leakage of oil; and
- falling trees.

We automatically include insurance against:

- accidental damage to underground pipes or cables serving your home;
- accidental breakage of fixed glass and fixed sanitaryware; and
- your legal liability as owner of the buildings for causing injury to others or for damage to their property. The maximum amount payable for any one claim is £2 million.

There is no cover under this section for your liability as an occupier or as a private individual. This cover is provided as standard if you choose to insure your contents.

We also include as standard:

- the costs of alternative accommodation up to £50,000 should you need to move out of your home temporarily as a result of an insured event;
- the costs of making good gardens damaged by the fire brigade whilst fighting a fire;
- the costs of tracing the source of a water or oil leak and repairing walls, floors and ceilings damaged during these investigations, up to £5,000; and
- home emergency cover of up to £150 to cover call-out fees, labour costs and materials needed to make your home safe and secure following an emergency, such as a burst pipe or the failure of your central heating system.

Optional extended accidental damage cover

For an additional premium, you can extend your buildings cover to include accidental damage, such as banging a nail through a pipe or putting your foot through the ceiling whilst you are in the loft.

What isn't covered

As with all insurance policies there are certain things our insurance does not cover such as:

- the first £50 of each claim (other than subsidence, heave or landslide);
- the first £1,000 of each claim for subsidence, heave or landslide;
- loss or damage caused by malicious acts, vandalism, theft, escape of water, leakage of oil or breakage of glass or sanitaryware, if your home has been left empty for more than 40 consecutive days when the damage occurs;
- damage to fences, gates and hedges caused by storm or flood; and
- routine day-to-day maintenance.

Contents

For full details of what is covered under our contents insurance, please refer to Section 2 of the Policy Booklet.

Standard Option

Provided your home has no more than five bedrooms, you can choose from the following levels of contents cover to suit your needs.

Standard Option	£40,000
Standard Option	£50,000
Standard Option	£60,000
Standard Option	£70,000

Select Option

If your home has more than five bedrooms or the above limits are not suitable, cover can be arranged for your chosen sum insured under our Select Option.

Inflation protection

If you insure under our Select Option for a chosen amount, your sum insured will be automatically adjusted to keep pace with inflation.

What is covered

Your contents will be insured 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; and
- falling trees.

In certain circumstances, we may insist that you meet our minimum standards of security before we can give you contents cover. In this instance, you will be provided with our "Safeguarding your home" leaflet, which contains full information. Otherwise a copy of this leaflet is available on request.

We automatically include insurance against:

- accidental damage to computers, TVs and stereos;
- accidental damage to business equipment such as computers, fax machines and photocopiers (limit 10% of the contents sum insured in total and 5% of the contents sum insured for any one article);
- accidental breakage of mirrors and fixed glass in furniture;

- your legal liability as occupier of your home for causing injury to others or for damage to their property and your legal liability as a private individual anywhere in the world. The maximum amount payable for any one claim is £2 million; and
- your legal liability as an employer of domestic staff at your home. The maximum amount payable for any one claim is £5 million.

We also include as standard:

- high risk property such as jewellery, pictures, works of art, stamp and coin collections up to 33% of your contents sum insured in total and 5% of the contents sum insured for any one article, pair or set;
- the costs of alternative accommodation up to 25% of your contents sum insured should you need to move out of your home temporarily as a result of an insured event;
- property in the open within the boundaries of your home up to £1,000;
- replacing locks and keys to the external doors to your home if your keys are stolen up to £500;
- personal money in the home up to £500;
- loss from fraudulent use of your credit cards up to £5,000;
- freezer contents up to £500; and
- leakage of oil or loss of metered water as a result of accidental damage to domestic water or heating installations up to £1,000.

Optional extended accidental damage cover

For an additional premium, you can extend your contents cover to include accidental damage, such as spilling a glass of red wine on your carpet or breaking your favourite ornament.

What isn't covered

As with all insurance policies there are certain things our insurance does not cover such as:

- the first £50 of each claim;
- loss or damage caused by malicious acts, vandalism, theft, escape of water or leakage of oil if your home has been left empty for more than 40 consecutive days when the damage occurs;
- theft of money from your home unless force was used to enter;
- accidental damage to portable items such as video cameras and hand-held computer games, unless optional extended accidental damage or personal possessions cover is chosen; and
- any amount in excess of 10% of your contents sum insured for losses from your garage or domestic outbuilding by theft or attempted theft.

Personal Possessions

For full details of what is covered under our personal possessions insurance, please refer to Section 3 of the Policy Booklet.

What is covered

If you insure contents, you can also choose to insure your personal possessions for loss or damage in and away from your home. Cover away from the home applies anywhere in the UK and for up to 60 days each insurance year elsewhere in the world.

You can choose from the following categories of cover:

1. Personal property

Covers clothing, personal belongings and valuables that you normally wear or carry about your person. The maximum amount you can claim for any one article, pair or set, is £1,500. This does not insure articles used for business purposes and any such articles must be specified.

2. Personal money

Automatically included up to £500 if you choose cover for personal property.

3. Pedal cycles

Covers loss or damage to your pedal cycles with a limit of £500 per cycle. Cycles worth more than the limit may be insured if you provide us with the make, model and frame number.

4. Specified articles

Covers single articles valued at, near to or above £1,500.

Important

In the event of a claim, you will need to provide a professional valuation, receipt or proof of purchase pre-dating the loss as proof of value and ownership. We may not meet your claim, or the amount of the claim may be reduced if you cannot provide such proof.

Inflation protection

The sums insured, other than that applying to personal money, will be automatically adjusted to keep pace with inflation. However, the value of certain items such as jewellery can go up or down at a different rate. So it is a good idea to have them professionally valued regularly.

What isn't covered

As with all insurance policies there are certain things our insurance does not cover such as:

- the first £50 of each claim;
- normal wear and tear;
- any amount in excess of £2,000 for losses from unattended vehicles; and
- any theft from an unattended vehicle unless the vehicle is securely locked and the property is hidden in a glove compartment, locked luggage compartment or locked boot.

Family Legal Protection

For full details of what is covered under our family legal protection insurance, please refer to Section 4 of the Policy Booklet.

If you insure your buildings or contents, you can also take out cover for the costs and expenses of certain legal proceedings in the UK. Claims under this section are managed on our behalf by Capita Assistance, a trading division of Capita Commercial Services Ltd.

What is covered

The costs of pursuing legal proceedings arising from:

- the death of or personal injury to you or a member of your immediate family;
 - the purchase or hire of goods or services for your own personal use;
 - an infringement of your legal rights arising from your ownership or occupation of your home;
 - a breach of your contract of employment;
- and the costs of defending legal proceedings arising from:
- a motoring prosecution brought against you; and
 - the sale of privately owned goods by you.

We will also pay your costs in relation to any enquiry by HM Revenue & Customs into your private tax affairs.

What isn't covered

As with all insurance policies there are certain things that are not covered. The policy excludes legal proceedings arising from:

- divorce, dissolution of civil partnerships and matrimonial matters;
- the ownership or occupation of your home within 180 days of the insurance starting; and
- a breach of your contract of employment within 90 days of the insurance starting.

We also ask you to pay the first £50 of any legal proceedings.

Caravan

For full details of what is covered under our caravan insurance, please refer to Section 5 of the Policy Booklet.

If you have chosen contents cover you have the option to include cover for your caravan too.

What is covered

Our caravan insurance covers you for loss of or damage to the caravan and its fixtures and fittings anywhere in the UK and for up to 60 days in total each year in Europe.

Claims are settled on the cost of repair or market value. Alternatively, we will pay the replacement cost of caravans that are less than 12 months old.

You will also be automatically entitled to the following benefits:

- up to £250 towing and delivery costs;
- up to 30 days alternative accommodation cover (maximum £20 per day); and
- legal liability cover up to £2 million
- up to £200 for clothing and personal articles whilst in the caravan.

What isn't covered

As with all insurance policies there are certain things that are not covered such as:

- the first £50 of any claim;
- theft of or loss from empty caravans unless they are properly secured;
- damage to tyres due to braking, punctures, cuts or bursts;
- caravans rented out for money or other reward;
- loss or damage caused by malicious acts, vandalism, theft, escape of water, or breakage of fixed glazing or sanitaryware if the caravan is on a fixed site and has not been lived in for more than 30 consecutive days when the loss or damage occurs; and
- theft or attempted theft occurring if the caravan has been left unhitched from a towing vehicle for a period exceeding eight hours, unless it has been secured by a hitchlock and/or a wheel clamp or with such other protections as agreed by us.

Premium Waiver

For full details of what is covered under our premium waiver insurance, please refer to the premium waiver section of the Policy Booklet.

We realise that there may be times when you require assistance with the payment of your home insurance premium. Premium waiver ensures you continue to benefit from the peace of mind of knowing that your cover continues if you suffer an accident or sickness or are made unemployed. If you are retired or already out of work, benefit applies if you suffer personal injury.

We will take care of your monthly premiums for up to 12 months if you pay by Direct Debit, or if you pay annually we will provide you with payment vouchers, which can be used against the cost of renewal of your policy.

Premium waiver is automatically included within your policy.

Duration of the contract

This is an annually renewable contract.

If you change your mind

If you decide that you do not want this policy, we will refund any premium already paid for the unexpired period of cover, provided that you notify us no later than 14 days after the start date of your cover, or after you receive your policy, whichever is later.

If you exercise your right to cancel outside the 14-day period, you will only receive a refund for the unexpired period of cover if you have not made a claim since the start of your policy.

How to cancel your policy

To cancel your policy, please contact Legal & General on 0870 900 3110

If you need to make a claim

If you need to make a claim, please call 0870 900 5565.

Complaints procedure

If you have a complaint

Please contact:

The Customer Relations Manager,
Legal & General Insurance Limited,
The Podium,
Centre City House,
5 Hill Street,
Birmingham B5 4US

If you remain dissatisfied, you can complain to:

Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
London E14 9SR

Telephone number: 0845 080 1800

Email address: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Making a complaint will not affect your legal rights.

Financial Services Compensation Scheme

You may be entitled to compensation if we cannot meet our obligations due to insolvency. The Financial Services Compensation Scheme may arrange to transfer your policy to another insurer, provide a new policy or, if this is not possible, provide compensation. Under this policy the first £2,000 of any claim would be met in full. Above this amount, 90% of the remainder will be met.

You can get more information from:
Financial Services Compensation Scheme,
7th Floor, Lloyds Chambers,
1 Portsoken Street,
London E1 8BN
Telephone number: 020 7892 7300
Email: enquiries@fscs.org.uk
Website: www.fscs.org.uk

Important Information

Discounts

At Legal & General we can offer valuable reductions on the cost of your home insurance if you meet any of the conditions below.

No claims discount

If you have held previous insurance, you may qualify for the following discounts on your buildings, contents and personal possessions premiums:

No claims in the last year: 10%
No claims in the last two years: 15%
No claims in the last three or more years: 20%

At subsequent renewals your discount will increase to a maximum of 25% after four years free of claims. A 25% discount will reduce to 15% at next renewal if you make a claim and a 20% discount will reduce to 10%. If your discount is 15% or 10% and you make a claim, or if you make more than one claim in any one year, the discount will reduce to nil.

Voluntary Excess

Lower buildings and contents premiums if you pay the first £50, £100, £150, £200 or £250 of every claim in addition to the compulsory £50 excess. A minimum excess of £1,000 applies to claims for subsidence under the Buildings section.

Combined Buildings and contents cover

Lower buildings and contents premiums if you choose to insure both buildings and contents under one policy.

Neighbourhood Watch

Lower contents premiums if your home is in a Neighbourhood Watch area.

Smoke alarm

Lower buildings and contents premiums if your home is fitted with a smoke alarm.

Locks

Lower contents premiums if you fit key-operated locks to all accessible windows to your home. This discount is not available where the fitting of security is a pre-requisite of cover.

Intruder alarms

You will also qualify for a discount on your contents premium if your home is fitted with an intruder alarm that is maintained by an installer approved by the National Security Inspectorate (NSI) or by the Security Systems and Alarms Inspection Board (SSAIB). This discount is not available where the fitting of security is a pre-requisite of cover.

Help when you need it most

Whether you insure buildings or contents, you will have access to our 24 hour legal and domestic helplines.

- The legal helpline provides advice on a multitude of domestic legal problems - confirmed in writing on request. The advice is free of charge; all you need to pay for is the cost of the call.

Certain legal costs and expenses may be covered if you take out Family Legal Protection cover.

The legal helpline is provided on behalf of Legal & General Insurance Limited by Capita Insurance Services a trading division of Capita Commercial Services Ltd.

- The domestic emergency helpline will put you in touch with a reputable local contractor, in the event of a crisis such as burst pipes, blocked drains or electrical breakdown.

The domestic helpline is provided on behalf of Legal & General Insurance Limited by Homeserve Claims Management Ltd.