

## Choice of law

English law applies to this insurance.

## Language

The language used in this policy and any communications relating to it will be English.

### Please note:

- We will provide cover during the period of your home insurance policy according to the terms set out in your policy documents in return for payment of the premium.
- Your policy cannot be transferred or the benefits assigned to anyone else.

## Insurers

Details of the insurers underwriting your home insurance are shown below. All of the insurers are authorised and regulated by the Financial Services Authority (FSA) and their main business is insurance.

Home Insurance for C&G mortgage customers is underwritten by Lloyds TSB General Insurance Limited. Registered in England No. 204373, 25 Gresham Street, London EC2V 7HN. FSA No. 202091.

Legal expenses cover is underwritten by DAS Legal Expenses Insurance Company Limited. Registered in England No. 103274, DAS House, Quay Side, Temple Back, Bristol BS1 6NH. FSA No. 202106.

24 hour Emergency Helpline is provided by Royal & Sun Alliance Insurance plc. Registered in England No. 93792, St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL. FSA No. 202323.

## Home Insurance

# Home Insurance for C&G mortgage customers - your policy summary.

## Alternative formats

The information within this document is available in alternative formats such as Braille, audio tape, large print and CD ROM.

Please call 0845 3000 141 if you wish to receive it in one of these formats and we will be happy to help.

Your calls may be recorded for accuracy of information.

## Policy summary

### About your home insurance

This is a summary of the cover available under the C&G mortgage home insurance policy and does not contain full terms and conditions. These can be found in the policy booklet and schedule. We will be happy to provide a copy on request.

You can choose whether to be covered for home contents insurance, buildings insurance, or both. Information on additional cover is detailed on pages 4 and 8-9.

Please check your quotation or policy schedule for details of the insurance cover you have selected, the period of insurance and the excesses that apply.

### Who is the Insurer?

C&G mortgage home insurance is underwritten by Lloyds TSB General Insurance Limited. Legal expenses cover is underwritten by DAS Legal Expenses Insurance Company Limited. Policies are issued as annually renewable contracts, subject to the terms and conditions that apply at your renewal date.

## Unlimited buildings insurance

If you have selected buildings insurance, the following will automatically be included:

### Standard buildings cover

#### What is covered includes:

- Loss or damage to the buildings of your home by fire, vandalism, storm or flood, subsidence or heave. Escape of water from fixed water or fixed heating systems. Theft or attempted theft and impact.

#### What is not covered includes:

- The first £1,000 of any claim for subsidence or heave unless a different amount is shown in your quotation or policy schedule.
- Aerials, satellite dishes or masts.
- Properties that are unoccupied for more than 30 consecutive days and/or unfurnished are not covered for loss or damage by malicious acts or vandalism, escape of water from fixed water or fixed heating systems, theft or attempted theft or accidental damage.
- Storm or flood damage to fences or gates.
- The cost of replacing or altering undamaged items forming part of a set or suite.

#### Section of the policy booklet containing further details

Pages 12-15, section 1 – buildings cover.

Some of the other features included in standard buildings cover:

### Accidental damage

#### What is covered includes:

- Accidental breakage of ceramic hobs in fixed appliances, sanitary ware and fixed glass.
- Accidental damage to services.

#### What is not covered includes:

- Damage to window frames, door frames and casements.
- The cost of replacing or altering undamaged items forming part of a set or suite.

#### Section of the policy booklet containing further details

Page 13, section 1 i & j – buildings cover.

## Unlimited buildings insurance (continued)

### Alternative accommodation

#### What is covered includes:

- Rent you would have received or are responsible for paying and the cost of agreed alternative accommodation while you cannot live in your home, if your home is made uninhabitable by a cause covered under this buildings insurance. We will pay up to £15,000 for any one event.

**Section of the policy booklet containing further details:**  
Page 15, section 1 – buildings cover.

### Legal liabilities cover

#### What is covered includes:

- Legal liabilities resulting from an accident causing accidental bodily injury or death to anyone not in your household, and accidental loss or damage to material property other than property you or any member of your family own or are looking after, if the legal liability arises solely as owner of the buildings of your home, or under the Defective Premises Act 1972 for faulty work.

#### What is not covered includes:

- Any action brought against you in a court outside the British Isles. Liability resulting from any trade, profession or business.

**Section of the policy booklet containing further details:**  
Page 29 para B, section 6 – legal liabilities cover.

You may add the following cover to your buildings insurance. You need to check your personal quotation or policy schedule to confirm whether it is currently included:

### Accidental damage option

#### What is covered includes:

- Accidental damage to the buildings of your home, in addition to that which is covered under Accidental Damage within standard buildings.

#### What is not covered includes:

- Damage occurring when your home or any part of it is lent, let or sublet.
- The cost of replacing or altering undamaged items forming part of a set or suite.

**Section of the policy booklet containing further details:**  
Page 14, section 1 – buildings cover, accidental damage option.

## Unlimited contents insurance

If you have selected contents insurance, the following will automatically be included:

### Standard contents cover

#### What is covered includes:

- Loss or damage to the contents of your home by fire, vandalism, storm or flood, subsidence or heave. Escape of water from fixed water or fixed heating systems. Theft or attempted theft and impact.

#### What is not covered includes:

- Articles used or held for business and professional purposes.
- Properties unoccupied for more than 30 consecutive days and/or unfurnished are not covered for loss or damage by malicious acts or vandalism, escape of water from fixed water or fixed heating systems, theft or attempted theft or accidental damage.
- Properties that are lent, let or sublet are not covered for theft where no forcible and violent entry to, or exit from, your home is evident or has occurred.
- Theft of pedal cycles from garages, sheds and outbuildings or whilst in the open or outside the boundaries of your home.
- Contents in the open within the boundaries of the home, over £500 for any one event.
- The cost of replacing or altering undamaged items forming part of a set or suite.

**Section of the policy booklet containing further details:**  
Pages 16-20, section 2 – contents cover.

Some of the other features included within standard contents cover:

### Accidental damage

#### What is covered includes:

- Accidental damage to TV, video and audio installations, computer equipment and to aerials or satellite dishes within or fixed to your home.
- Accidental damage to fixed glass in furniture, mirrors, glass in shelves and ceramic hobs.

#### What is not covered includes:

- Damage occurring when your home is unfurnished or unoccupied for more than 30 consecutive days or any part of it is lent, let or sublet.

**Section of the policy booklet containing further details:**  
Pages 17-18, section 2 i & j – contents cover.

## Unlimited contents insurance (continued)

### Replacement locks

**What is covered includes:**

- Keys to locks to external doors which are lost or stolen, up to £500.

**Section of the policy booklet containing further details:**

Page 20, section 2 – contents cover.

### Frozen foods

**What is covered includes:**

- The cost of the replacement of frozen food in a freezer damaged by an accidental change in temperature up to £500.

**Section of the policy booklet containing further details:**

Page 21, section 2 – contents cover.

### Money and cash/credit cards

**What is covered includes:**

- Theft or accidental loss of money up to £500. Financial loss caused by the fraudulent use of a credit, cheque or cashcard up to £500.

**Section of the policy booklet containing further details:**

Page 21, section 2 – contents cover.

### Office contents and equipment

**What is covered includes:**

- Where part of the main home is used as an office, loss or damage caused by an event covered by this contents insurance to office furniture and equipment whilst in your home up to £5,000.

**Section of the policy booklet containing further details:**

Page 21, section 2 – contents cover.

## Unlimited contents insurance (continued)

### Alternative accommodation

**What is covered includes:**

- Rent payable by you or the reasonable costs of agreed alternative accommodation if your home is made uninhabitable by a cause covered under this contents insurance, up to £10,000.

**Section of the policy booklet containing further details:**

Page 22, section 2 – contents cover.

### Jury service

**What is covered includes:**

- If you serve as a juror in a court of law, we will pay you £25 a day up to £500, in any period of insurance.

**Section of the policy booklet containing further details:**

Page 22, section 2 – contents cover.

### Legal liabilities cover

**What is covered includes:**

- Damages resulting from an accident causing accidental bodily injury or death to anyone not in your household and accidental loss or damage to material property other than property you or any member of your family own or are looking after.

**What is not covered includes:**

- Any action brought against you in a court outside the British Isles. Liability resulting from any trade, profession or business.

**Section of the policy booklet containing further details**

Pages 28-29 para A, section 6 – legal liabilities cover.

### Legal expenses

**What is covered includes:**

- Up to £50,000 if you need to take legal action against a third party in relation to, for example, a contract dispute or bodily injury.

**What is not covered includes:**

- Any claim reported 180 days after you should have known about the incident.

**Section of the policy booklet containing further details**

Page 30-33, section 7 – legal expenses.

## Unlimited contents insurance (continued)

The following cover is additional to your standard contents insurance. Check your personal quotation or policy schedule to confirm whether they are currently included:

### Accidental damage option

#### What is covered includes:

- Accidental damage to the contents of your home, in addition to that which is covered under Accidental Damage within standard contents.

#### What is not covered includes:

- Damage to clothing or contact lenses.
- Damage occurring when your home is unfurnished or unoccupied for more than 30 consecutive days or any part of it is lent, let or sublet.

#### Section of the policy booklet containing further details:

Page 18, section 2 – contents cover.

### Extended contents cover

#### What is covered includes:

- Theft or accidental loss of, or accidental damage to, your valuables, personal belongings and clothing, up to a total of £5,000.
- Cover applies away from your home but within the British Isles or whilst temporarily outside the British Isles, for a period not exceeding 3 calendar months if in the custody and control of you or a member of your family.

#### What is not covered includes:

- Loss or damage to sports equipment when being used for its intended purpose.
- Loss or damage to computer equipment.
- Loss or damage to tools, machinery or mechanical implements.
- Loss or damage to pedal cycles and their accessories.

#### Section of the policy booklet containing further details:

Pages 23-24, section 3 – extended contents.

## Unlimited contents insurance (continued)

### Pedal cycle cover

#### What is covered includes:

- Theft or accidental loss of, or accidental damage to, your pedal cycles including their accessories whilst attached to them.
- Up to £500 for each pedal cycle and up to a total of £1,000 in any one period of insurance. Cover applies whilst within the British Isles or temporarily outside the British Isles, for a period not exceeding 3 calendar months, if in the custody and control of you or a member of your family.

#### What is not covered includes:

- Loss or damage while any pedal cycle is left in a public place, unless the pedal cycle is securely locked to a permanently fixed structure.

#### Section of the policy booklet containing further details:

Page 25, section 4 – pedal cycles.

### Specified items cover

#### What is covered includes:

- Theft or accidental loss of, or accidental damage to, specified items shown in your schedule and belonging to you or for which you are legally responsible. Cover applies within the British Isles or whilst temporarily outside the British Isles, for a period not exceeding three calendar months if in the custody and control of you or a member of your family.

#### Section of the policy booklet containing further details:

Pages 26-27, section 5 – specified items.

## Important information about the policy

### Your right to cancel

If, having examined your policy documentation, you decide not to proceed, you may cancel this insurance within the first 14 days. This 14 day period starts on the day you receive the policy documentation from the underwriter, or the day you take out your insurance, whichever is the later.

To cancel, please write to Lloyds TSB Insurance, Home Customer Services, Tredegar Park, Newport, South Wales NP10 8SB. Alternatively call us on **0845 3000 141**.

On receipt of your notice, any premiums you have already paid will be refunded, unless you have made a claim. If you have made a claim, the refund may be subject to a premium payment for the cover you have received, plus our reasonable administration charges. If you do not cancel within the first 14 days, the policy will remain in force in accordance with the policy terms and conditions.

### How to make a claim

You will find full details about how to make a claim in your policy booklet. If you haven't received this yet or cannot find it, please telephone us on **0845 3000 141** and we will be happy to provide you with a copy.

To make a claim, please call **0845 3001 520** or fax **01633 468 888**. Or write to Lloyds TSB Insurance, Home Insurance Claims Department, Tredegar Park, Newport, South Wales NP10 8SB.

If you need to make a claim for legal expenses you will need to complete a claim form. A claim form is available by calling **0845 3000 180**. Send your completed claim form to: Legal Claims Centre, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.

## Important information about the policy (continued)

### How to make a complaint to the insurer

If you are unhappy and wish to make a complaint, please call 0845 300 5599. Alternatively, write to us at Customer Care, Lloyds TSB Insurance, Tredegar Park, Newport, South Wales NP10 8SB.

If we cannot resolve the matter to your satisfaction, you will be provided with a final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service (FOS). They can be contacted on **0845 080 1800** or alternatively, you can write to them at Insurance Division, Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

If you do contact the FOS, your actions will not affect your legal rights.

### Compensation

We are covered by the Financial Services Compensation Scheme (FSCS) 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim and would provide cover for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.