

Personal Home Plan

Your policy summary.

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About your home insurance

This is a summary of the cover available under the Personal Home Plan 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. In addition you can increase your cover to include your policy selections/optional extras as detailed in pages 22–43.

Please check your quotation checklist 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?

Personal Home Plan 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.

Your policy essentials

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.

For further details please refer to your policy booklet:
Section 1 Buildings cover, pages 9 – 13

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 left unoccupied for more than 60 consecutive days and/or unfurnished for more than 30 consecutive days 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, unless you have selected 'home unoccupied extension' under Section 5.
- Storm or flood damage to fences or gates, unless you have selected 'storm and flood cover to fences and gates' under Section 6.
- The cost of replacing or altering undamaged items forming part of a set or suite.

Some of the other features included in your essentials 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.

For further details please refer to your policy booklet:
Section 1, Buildings cover, page 11

What is not covered includes

- Properties that are left unoccupied for more than 60 consecutive days and/or unfurnished for more than 30 consecutive days 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, unless you have selected 'home unoccupied extension' under Section 5.
- Loss or damage caused by chewing, scratching, tearing or fouling by any domestic pets.
- The cost of replacing or altering undamaged items forming part of a set or suite, unless you have selected 'matching items' under Section 4.

Your policy essentials (continued)

Alternative accommodation

What is covered includes

- If your home is made uninhabitable by a cause covered under this policy we will pay up to £100,000 for any one event.

For further details please refer to your policy booklet:
Section 1 Buildings cover, page 12

What is not covered includes

Legal liabilities cover

What is covered includes

- Your legal liability as owner of your home (up to £1,000,000).

For further details please refer to your policy booklet:
Section 3 Legal Liabilities cover, page 21, paragraph B

What is not covered includes

- Liability resulting from any trade, profession or business.

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 domestic water installations, or escape of oil from fixed domestic oil heating systems,
 - theft or attempted theft and impact.

For further details please refer to your policy booklet:
Section 2 Contents cover, pages 14 – 18

What is not covered includes

- Properties that are left unoccupied for more than 60 consecutive days and/or unfurnished for more than 30 consecutive days 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, unless you have selected 'home unoccupied extension' under Section 5.
- Theft not involving forcible and violent entry to, or exit from, your home, if you have lent, let or sublet any part of your home or whilst persons other than your family are staying there.
- Malicious damage, vandalism or theft is not covered if caused by you or your family, or by any guest invited into your home by you or your family.
- Contents stolen from a garage, outbuilding, shed or greenhouse unless you have selected 'contents in the garage or shed' under Section 6.
- Theft of pedal cycles outside the boundaries of your home unless you have selected 'pedal cycle cover' under Section 7.
- Contents in the open within the boundaries of the home, unless you have selected 'contents in the garden cover' under Section 6.

Your policy essentials (continued)

Money and 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 cash card up to £500.

For further details please refer to your policy booklet:
Section 2 Contents cover, page 17

What is not covered includes

- The excess shown in your policy schedule.

Office contents and equipment

What is covered includes

- Where the main dwelling of your home is used for clerical business purposes we will pay for loss or damage to office furniture and equipment whilst in your home if caused by an event covered by this contents insurance up to £5,000.

For further details please refer to your policy booklet:
Section 2 Contents cover, page 18

What is not covered includes:

- The excess shown in your policy schedule.

Alternative accommodation

What is covered includes

- If your home is made uninhabitable by a cause covered under this policy. We will pay up to £20,000 for any one event.

For further details please refer to your policy booklet:
Section 2 Contents cover, page 17

What is not covered includes

Legal liabilities

What is covered includes

- Your legal liability as occupier (up to £1,000,000), employer (up to £10,000,000) and tenant (up to £10,000).

For further details please refer to your policy booklet:
Section 3 Legal liabilities cover, page 19 paragraph A

What is not covered includes

- Liability resulting from any trade, profession or business.
- Liability resulting from the use or ownership of mechanically powered vehicles (except garden machinery used in your garden) or mobility scooters unless you have selected this cover under Section 7 'cover away from your home'.

Your policy selections

Cover for your home

What is covered includes

Accidental damage (buildings)

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

For further details please refer to your policy booklet:
Section 4 Cover for your home, page 23 part A

Matching items (buildings)

- Damage to items which form part of a pair, set or suite and cannot be repaired or replaced.

For further details please refer to your policy booklet:
Section 4 Cover for your home, page 24 part B

Tracing a leak (buildings)

- Costs for finding and repairing the source of any escape of water.

For further details please refer to your policy booklet:
Section 4 Cover for your home, page 25 part C

Accidental damage (contents)

- Accidental damage to the contents of your home.

What is not covered includes

- Properties that are left unoccupied for more than 60 consecutive days and/or unfurnished for more than 30 consecutive days 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, unless you have selected 'home unoccupied extension' under Section 5.
- Loss or damage caused by chewing, scratching, tearing or fouling by any domestic pets.
- The excess shown in your policy schedule.

- The excess shown in your policy schedule.

- Properties that are left unoccupied for more than 60 consecutive days and/or unfurnished for more than 30 consecutive days 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, unless you have selected 'home unoccupied extension' under Section 5.

- Properties that are left unoccupied for more than 60 consecutive days and/or unfurnished for more than 30 consecutive days 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, unless you have selected 'home unoccupied extension' under Section 5.

Cover for your home

What is covered includes

For further details please refer to your policy booklet:
Section 4 Cover for your home, page 26 part D

Matching items (contents)

- Damage to items which form part of a pair, set or suite and cannot be repaired or replaced.

For further details please refer to your policy booklet:
Section 4 Cover for your home, page 27 part E

Freezer contents

- The cost of replacing frozen food and hiring another freezer for up to a month.

For further details please refer to your policy booklet:
Section 4 Cover for your home, page 27 part F

What is not covered includes

- Damage occurring when your home is lent, let or sublet.
- Damage occurring when your home is left unoccupied for more than 60 consecutive days and/or left unfurnished for more than 30 consecutive days unless you have selected 'home unoccupied extension' under Section 5.
- Accidental loss outside your home and unexplained disappearance.

- The excess shown in your policy schedule.

- Loss or damage caused by the deliberate act of any electricity or gas supply authority or business.

Cover for your added protection

What is covered includes

Home unoccupied extension (buildings)

- If your home is unoccupied for up to 120 days your basic cover is extended to cover this. You must tell us if your home is to be unoccupied for more than 60 days

For further details please refer to your policy booklet:
Section 5 Cover for your added protection, page 28 part A

What is not covered includes

- The excess shown in your policy schedule.

Your policy selections (continued)

Cover away from your home

What is covered includes

Personal possessions

- Theft or accidental loss of, or accidental damage to, your valuables, personal belongings, and clothing away from your home.

For further details please refer to your policy booklet:
Section 7 Cover away from your home, page 40 part A

Student cover

- Theft or accidental loss of, or accidental damage to, your valuables, personal belongings, and clothing away from your home.

For further details please refer to your policy booklet:
Section 7 Cover away from your home, page 40 part B

Pedal cycle cover

- Theft or accidental loss of, or accidental damage to, your bicycles including their accessories whilst attached to them, from your home. Up to £500 for each pedal cycle.

For further details please refer to your policy booklet:
Section 7 Cover away from your home, page 42 part C

Mobility scooter cover

- Loss or damage caused by:
 - fire,
 - malicious damage,
 - flood,
 - theft,
 - accidental damage,
 - public liability.

For further details please refer to your policy booklet:
Section 7 Cover away from your home, page 43 part D

What is not covered includes

- The excess shown in your policy schedule.

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- Mechanical or electrical breakdown.

General exclusions relating to all sections of the policy

Wear and tear

- Any loss or damage caused by wear and tear, gradual deterioration or any other gradually operating cause.

For further details please refer to your policy booklet in particular: **General exceptions, page 45**

Matching items

- The cost of replacing or altering any undamaged item or parts of items forming part of a set, suite or other article of a uniform nature, colour or design, including but not limited to carpets, other floor coverings and kitchen units, when loss or damage occurs within a clearly identifiable area or to a specific part and a replacement cannot be matched. Unless you have purchased 'matching items cover' under Section 4.

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 begins on the day your cover starts.

To cancel, please write to:

**Customer Services,
Lloyds TSB Personal Home Plan
The Connect Centre, Kingston Crescent
Portsmouth PO2 8QL.
or call us on 0845 602 3788**

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. If you do not cancel within the first 14 days, you may cancel the contract by giving us 30 days notice. If you cancel the policy, you may be entitled to a partial refund of premium, if it is more than £5 and provided that no claim has been made during the current period of insurance.

For further details please refer to your policy booklet:
General conditions – cancellation, page 44

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 call us on

0800 015 9969 and we will be happy to provide you with a copy. To make a claim, please call **0845 602 3751**

Or write to
**Lloyds TSB Personal Home Plan Claims
3rd Floor, The Pithay
Bristol BS1 2NB.**

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 602 5087**. Send your completed claim form to:

**Legal Claims Centre
DAS Legal Expenses Insurance Company Limited
DAS House, Quay Side, Temple Back
Bristol BS1 6NH.**

How to make a complaint to the insurer

If you are unhappy and wish to make a complaint, please call **0800 015 9969**. Alternatively, write to us at

Customer Care

Lloyds TSB Personal Home Plan

The Connect Centre, Kingston Crescent
Portsmouth PO2 8QL.

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

Portsocken 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.

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 Personal Home Plan 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.

Alternative formats

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

Please call **0800 374 918** 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.

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.

Lloyds TSB Personal Home Plan 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 Homeline is provided by Capita Commercial Services. Registered in England no. 1396443, 71 Victoria Street, Westminster, London SW1H 0XA. FSA No. 308429.