

Home Insurance

A quick guide to Home Emergency insurance

This booklet contains:

- Information about our insurance services
- Policy summary
- Other important information



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Lloyds TSB Home Emergency policy summary

Lloyds TSB Home Emergency is underwritten by RSA. It is an annual contract that provides cover for emergency assistance and temporary repairs to your home. It may be renewed each year subject to the terms and conditions then applicable.

This is only a summary of the main policy benefits and does not contain the full terms and conditions which can be found in the policy booklet. If not attached, a copy will be provided on completion of cover being arranged or at any time on request.

On receipt of your policy booklet, you will have time to decide if you wish to cancel the policy – see 'Your right to cancel the policy' on page 5 for more information.

Home Emergency

What is covered:

Situations which fall into both of the following categories:

1. Emergency:

A sudden or unforeseen situation which, if not dealt with immediately, would in our opinion cause one of the following:

- render the home unsafe or insecure; or
- damage or cause further damage to the home or its contents; or
- create unreasonable risk to you or your family's health and safety.

The most we will pay for any one emergency is:

£300 inclusive of parts, materials, VAT and the tradesman's attendance and call out charge.

2. Perils covered:

- a failure of, or damage to, plumbing and drainage
- b complete failure of electricity supply within the home
- c failure of, or damage to, external locks, external doors or external windows
- d primary heating system: complete breakdown of the hot water system, or complete or partial breakdown of the central heating system
- e damage to the roof of the home by bad weather conditions or by fallen trees and branches.

This is a brief summary of what the Policy covers.

For full details please

refer to your policy booklet:

Pages 9-11 – What is covered.

Pages 12-13 – Exclusions applying to the whole policy.

Pages 14-16 – General conditions.

What is not covered:

You will not be covered for any emergency:

- where you have not contacted us within 24 hours of discovery
- arising from domestic appliances
- arising from replacing keys which have been lost, stolen or damaged
- arising from failure or breakdown of a component which affects only the efficiency of the primary heating system
- regarding the primary heating system where it has not been annually maintained
- where your home is left unoccupied for more than 30 consecutive days.
- Affecting a home which you or your family do not own and are not occupying at the time of the emergency being discovered.
- When the home is lived in solely by anyone other than you or your family.

No cover is provided for maintenance.

The house and any equipment, facility or system must be kept in a safe and serviceable condition.

For full details please

refer to your policy booklet:

Pages 9-11 – What is covered.

Pages 12-13 – Exclusions applying to the whole policy.

Pages 14-16 – General conditions.

Important information about the policy

Your right to cancel the policy

If, having examined your policy documentation, you decide not to proceed with the insurance, you may cancel it within the first 14 days under the terms of your policy.

To cancel, please call **0870 516 8523**. On receipt of your notice, we will refund any premiums already paid, except when you have already made a claim under your policy.

If you do not cancel, your policy will remain in force in accordance with the policy terms and conditions.

Claims

Should you wish to claim under your Home Emergency policy, you should call the Claims Helpline on **0800 731 0094** as soon as possible. You must give us any information or help that we ask for. You must not settle, reject, negotiate or agree to pay any claim without our prior agreement. Full details of how to claim are included in the policy booklet on page 2.

Complaints

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint, you should initially contact the Manager of the Lloyds TSB Insurance Centre at the address shown on your quotation or schedule, as appropriate. They will tell you what they will do to resolve your concerns and how long it will take.

In the unlikely event that you remain dissatisfied and wish to make a complaint, please contact us at the address below.

Home Emergency

Customer Relations Manager, RSA, Bowling Mill, Dean Clough Industrial Park, Halifax HX3 5WA.

Financial Ombudsman Service

If the Customer Relations Office cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service at the address below. If you make a complaint, your right to legal action against us is not affected.

Insurance Division, The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Compensation

RSA is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims under its policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. Further information can be obtained from us or the FSCS.

General information

We will provide cover during the period of insurance according to the terms set out in your policy booklet in return for payment of the premium. You can pay for your policy by interest free monthly Direct Debit. Annual premiums may be paid by Visa debit card, credit card or by cheque. Monthly instalments can be paid by interest free Direct Debit.

Renewing your policy

At least 21 days before each policy renewal date you will receive details of the premium and terms and conditions that will apply for the following year. If you wish to change the cover then please tell us before the renewal date. You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums you have paid, as described in 'Your right to cancel the policy' on page 5. Your policy will automatically renew unless you cancel the payment instruction.

Quotation validity period, premiums, fees & charges

Quotations are valid for 90 days. Premiums include insurance premium tax at the current rate. There are no additional fees or charges.

Termination of the contract

You may cancel the contract by giving us 7 days notice in writing. If you cancel the policy you may be entitled to a partial refund of premium, provided that no claim has been made during the current period of insurance. The Insurer may cancel this policy by giving you at least 14 days notice at your last known address. If the Insurer cancels the policy you will be refunded premiums already paid for the remainder of the current period of insurance.

The law and language applicable to the policy

Both you and we can choose the law that will apply to this policy. The policy is governed by the law which applies to the part of the United Kingdom, Channel Islands or the Isle of Man in which you normally live. The language used in this policy and any communications relating to it will be English.

General information (continued)

RSA

Lloyds TSB Home Emergency is underwritten by RSA which is authorised and regulated by the Financial Services Authority (FSA) as an insurance company and to undertake insurance mediation under FSA Registration No 202323. You can check this on the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234. The main business of RSA is insurance and it is based in the United Kingdom. Royal and Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Telephone call costs, call recording and call monitoring

Calls to 0845 numbers are charged at local rate from UK landlines. Calls to 0800 numbers are free from UK landlines. These charges may differ if calling from a mobile. Please note that telephone calls may be recorded and/or monitored.

My personal data and Lloyds Banking Group¹

I agree that you may keep my personal details (which may include sensitive data as defined in the Data Protection Act 1998), given to you by me or other people during my relationship with you and other companies in your Group¹, and their insurance agents, in a Lloyds Banking Group database.

This includes:

- details I give you on application forms,
- details I give you during financial reviews and interviews,
- your analysis of my banking transactions, and
- what you know from operating my accounts.

Companies in your Group may use and update this centrally held information to:

- provide me with services,
- identify products and services which might be suitable for me,
- assess lending and insurance risks,
- recover debts,
- prevent and detect fraud, and
- update their own records about me.

You may also use my information for research and statistical analysis with the aim of improving your services.

If I request it, on payment of a fee, which is currently £10, you will provide me with a copy of the information you hold, in line with the Data Protection Act.

The information you hold about me is confidential. You will only disclose it outside the Lloyds Banking Group¹ when:

- I give you my consent,
- it's needed by your agents and others involved in running accounts and services for me,
- you or others need to investigate or prevent crime,
- the law permits or requires it, even without my consent, or
- there is a duty to the public to reveal the information.

When assessing my application and managing my borrowing, automated decision making systems may be used.

I agree that, when making credit decisions, you may make searches at credit reference agencies, including electoral register information. These searches will be recorded by the credit reference agencies.

I agree that, if I am applying in joint names, this will create a financial link between us in records at the credit reference agencies meaning that my financial affairs and those of my joint applicant may be treated as affecting each other.

You may disclose how I run my accounts to the credit reference agencies. In the event that you make a formal demand for repayment of my borrowing and I do not make full repayment or satisfactory proposals to you within 28 days, you may disclose this to the agencies, who will record the outstanding debt.

You may check what I have told you and share information with fraud prevention agencies. I understand that it is important that I give you accurate information as if I give false or inaccurate data and you suspect fraud, you will record this at the fraud prevention agencies.

You and other organisations may use credit or insurance reference agency and fraud prevention agency records about me and people financially linked to me, and others in my household to help make decisions about me and them:

- for credit and credit related services, and to manage my accounts,
- for motor, household, credit, life and other insurance proposals or validating claims (including but not limited to the Claims and Underwriting Exchange register run by Insurance Database Services Limited), and
- for fraud prevention, debtor tracing, debt recovery, and to check my identity to prevent money laundering.

If I ask, you will tell me which credit reference and fraud prevention agencies you have used so I can get a copy of my details from them.

I confirm that I have consent for this agreement from any joint applicant who is not present, and I will share with them the details of what I have agreed on their behalf.

You, or others involved in running my policy, may administer my policy and provide other services from centres in countries outside Europe (such as India and the USA) that do

not always have the same standard of data protection laws as the UK. However, you will have a contract in place to ensure that my information is adequately protected, and you will remain bound by your obligations under the Data Protection Act even when my personal information is processed outside Europe.

You may monitor or record phone calls with me in case you need to check you have carried out my instructions correctly and to help improve your quality of service.

You may contact me about products and services available from the Lloyds Banking Group, and from selected companies outside your Group which you believe may interest me or benefit me financially, unless I have told you that I do not want to receive this information. Other companies, including those in your Group, will not make marketing approaches to me without my consent.

If you would prefer not to receive information from us about other services please call 01202 444153.

Details regarding how RSA handle your personal data are provided in the Policy Booklet.

*The Lloyds Banking Group includes Lloyds TSB Insurance Services Limited, Lloyds TSB General Insurance Limited and a number of other companies using brands including Lloyds TSB, Halifax and Bank of Scotland and their associate companies. More information on the Lloyds Banking Group can be found at www.lloydsbankinggroup.com





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 731 9046 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.

Lloyds TSB Home Emergency is underwritten by Royal and Sun Alliance Insurance plc, No. 93792, registered in England and Wales at St. Marks Court, Chart Way, Horsham, West Sussex RH12 1XL. Authorised and regulated by the Financial Services Authority. Your calls may be recorded for accuracy of information.