

keyfacts [®]

RAINBOW HOME INSURANCE

POLICY SUMMARY.

Our Rainbow Home Insurance policy provides you with home and contents cover. You can also purchase additional sections of cover to tailor the policy to your needs.

**EVERY
DAY
MATTERS.[®]**


**Legal &
General**

POLICY SUMMARY.

This policy summary is only a brief guide to your cover and exclusions. You can find the full terms, conditions and exceptions in the policy booklet that we will send you when your cover starts. If you would like a copy before then, just ask us.

This insurance is provided by Legal & General Insurance Limited except home emergency cover, which is provided by Inter Partner Assistance SA and administered by HomeServe Claims Management Limited.

We will give you a 12 month contract, that is annually renewable in accordance with the general conditions applying to this policy.



GENERAL ENQUIRIES

Please call us on the phone number shown on your schedule or contact your insurance intermediary. We may record and monitor calls. Call charges will vary.

BUILDINGS.

We provide cover for the structure of your home and its outbuildings. For full details about your cover and the exclusions see **SECTION 1** of the policy booklet that we will send you when your cover starts. If you want a copy before then, please ask us.

STANDARD OPTION

Our Standard option covers rebuilding costs up to £800,000.

For this, your home must:

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

SELECT OPTION

You may be able to insure under our Select option if your home does not meet the Standard option requirements or if the rebuilding limit of £800,000 is not suitable. You can choose a different sum insured under our Select option, which we will automatically adjust in line with inflation.

**WHAT IS COVERED:**

We will insure your home 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 landslip;
- theft or attempted theft;
- escape of water and leakage of oil.

WE ALSO COVER:

- Accidental damage to underground pipes or cables serving your home.
- Accidental breakage of fixed glass and fixed sanitaryware.
- Your legal liability as owner of the property for injury or damage to others or for damage to their property.
- Up to £50,000 alternative accommodation costs if you have to temporarily move out of your home because of an insured event.
- The cost of tracing water or oil leaks inside the home, including damage caused while finding the leak, up to £5,000.
- Up to £150 home emergency cover for call out fees, labour costs and materials to make your home safe after an emergency such as a burst pipe or break in.

We also offer Optional Extended Accidental Damage Cover:

For an additional premium, we will also cover extended accidental damage such as banging a nail through a pipe, subject to exclusions and excesses.

**WHAT IS NOT COVERED:**

- A policy excess of:
 - i) £100 for each and every claim; or
 - ii) £250 in the event of escape of water; or
 - iii) £1,000 in the case of subsidence, heave or landslip.
- Storm or flood damage to fences, gates, hedges, cantilever car-ports, canopies and awnings, and to any felt roof where the felt is more than 10 years old.
- Maintenance, wear and tear or damage that happens gradually over a period of time such as damp or rot.
- Loss or damage caused by malicious acts, vandalism, theft, escape of water, leakage of oil, breakage of glass or sanitaryware or frost if your home will be unoccupied for more than 60 consecutive days. There is no cover from the first day the home is not lived in.
- 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 lack of grout and/or sealant.
- Loss or damage caused by water overflowing 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.)

The following exclusion applies to the Optional Extended Accidental Damage Cover:

Damage caused by water entering your home regardless of how this happened. (Damage caused by escape of water, storm and flood is insured as standard in this policy).

CONTENTS.

We provide cover for your contents, including household goods and personal belongings in your home. For full details about your cover and the exclusions, see **SECTION 2** of the policy booklet that we will send you when your cover starts. If you want a copy before then, please ask us.

With our Standard or Select options, you may choose the contents insurance suitable for your needs.

STANDARD OPTION

As long as your home has no more than five bedrooms, you can choose from the following levels of contents cover:

- £40,000
- £50,000
- £60,000
- £70,000

SELECT OPTION

You may be able to insure under our Select option if the Standard option levels are not suitable or if your home has more than five bedrooms. You can choose a different sum insured under our Select option, which we will automatically adjust in line with inflation.



WHAT IS COVERED:

We will insure 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:

- Accidental damage to computers, TVs and stereos.
- Accidental damage to business equipment such as computers, fax machines and photocopiers. We will cover them in total for up to 10% of your contents sum insured and up to 5% for a single item, pair or set.



WHAT IS NOT COVERED:

- A 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, leakage of oil, loss of oil and water, and loss or damage to contents in the garden if your home will be unoccupied for more than 60 consecutive days. There is no cover from the first day the home is not lived in.
- Money and pedal cycles 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. If cover is required for these items, you can choose optional extended accidental damage or personal possessions cover.



WHAT IS COVERED

– continued

- Accidental breakage of mirrors and fixed glass in furniture.
- 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 stamp and coin collections. We will cover them in total for up to 33% of your contents sum insured (minimum £14,000) and up to 5% of your contents sum insured (minimum £2,000) for a single item, pair or set.
- Contents in the garden, within your home's boundaries up to £1,000.
- Theft or attempted theft from your garage or domestic outbuildings up to 10% of your contents sum insured (minimum £5,000).
- Alternative accommodation costs if you have to temporarily move out of your home because of an insured event, up to 25% of your contents sum insured (minimum sum insured for this cover is £10,000).
- Personal money in your home up to £500.

We also offer **Optional Extended Accidental Damage Cover:**

For an additional premium, we will also cover extended accidental damage such as spilling red wine on your carpet or breaking a favourite ornament, subject to exclusions and excesses.



WHAT IS NOT COVERED

– continued

- 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 lack of grout and/or sealant.
- Loss or damage caused by water overflowing 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.)

The following exclusion applies to the **Optional Extended Accidental Damage Cover:**

Damage caused by water entering your home regardless of how this happened. (Damage caused by escape of water, storm and flood is insured as standard in this policy).



IMPORTANT

In certain circumstances, we will add the 'Minimum standards of security' endorsement to your policy, a summary of which can be found on page 11 of this booklet.

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, both 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 the exclusions see **SECTION 3** of the policy booklet that we will send you when your cover starts. If you want a copy before then, please ask us.



WHAT IS COVERED:

There are four categories of cover that you can select from:

1. PERSONAL PROPERTY

We will cover loss or damage to clothing, personal belongings and valuables that you normally wear or carry. We will provide cover up to £1,500 for each article, pair or set, up to the sum insured. You will have to specify any items you use for business, because we do not automatically cover them.

2. PERSONAL MONEY

Only available if you have taken out cover for personal property.

3. PEDAL CYCLES

We will 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 will cover loss or damage to specified single articles, pairs or sets, up to the sum insured.



WHAT IS NOT COVERED:

- A 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 losses from unattended vehicles.
- Theft from an unattended vehicle unless it is securely locked and the property is hidden in a glove compartment, locked luggage compartment or locked boot.
- 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.

Where applicable, we will 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.



IMPORTANT

Please remember that if you need to make a claim, you will need to provide a receipt, proof of purchase or professional valuation predating your loss. Please keep these in a safe place as, if you cannot provide these, we may have to reduce the amount of your claim or not meet your claim at all.

FAMILY LEGAL PROTECTION.

If you insure your buildings or contents with us, you can also choose to take out cover for the costs and expenses of certain UK legal proceedings. For full details about your cover and the exclusions see **SECTION 4** of the policy booklet that we will send you when your cover starts. If you want a copy before then, please ask us.



WHAT IS COVERED:

You will 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 will 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 will also pay your costs in connection with a formal enquiry by HM Revenue & Customs into your private tax affairs.



WHAT IS NOT COVERED:

We do not 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 will 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

CARAVAN.

If you have taken out contents insurance, you can also choose caravan cover. For full details about your cover and the exclusions see **SECTION 5** of the policy booklet that we will send you when your cover starts. If you want a copy before then, please ask us.



WHAT IS COVERED:

We will cover loss or damage to your caravan, including its fixtures and fittings. Our cover applies anywhere in the UK and for up to 60 days each year in Europe.

We settle claims on the cost of repair or your caravan's market value. If the cost of repair exceeds the market value and your caravan is less than a year old, we will pay its replacement cost.

We also cover:

- up to £250 towing and delivery costs;
- up to 30 days alternative accommodation cover, up to £20 a day;
- legal liability cover up to £2 million; and
- up to £200 for clothing and personal articles while they are in the caravan.



WHAT IS NOT COVERED:

- The first £100 of each claim.
- Theft of or loss from empty caravans which are not properly secured.
- Damage to tyres due to braking, punctures, cuts or bursts.
- Caravans rented out for money or other reward.
- If your caravan is on a fixed site and has not been lived in for more than 30 days at the time of loss or damage, we will not cover loss or damage caused by:
 - malicious acts;
 - vandalism;
 - theft;
 - escape of water; or
 - breakage of fixed glazing or sanitaryware.
- Theft or attempted theft if the caravan has been left unhitched from a towing vehicle for more than eight hours. This is unless it is secured with a hitchlock, wheel clamp or any other protection that we have agreed.
- The cost 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.

▶ IMPORTANT INFORMATION.

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:

You may cancel this policy at any time.

- i) If you have not made a claim in the current period of insurance, you may cancel this policy at any time and we will refund the premium paid for the period of unused cover.
- ii) If you have made a claim in the current period of insurance:
 - You may cancel the policy within 14 days of receiving the policy documents or of the start or renewal date of the policy (whichever is later) and we will refund the premium paid for the period of unused cover.
 - You may cancel the policy after 14 days of receiving the policy documents or of the start or renewal date of the policy (whichever is later), but no refund of premium will be due.

HOW TO CANCEL YOUR POLICY

To cancel your policy, please contact your insurance intermediary or Legal & General Insurance Limited at the address or telephone number shown in your policy documents. If you have not yet received your policy documents, please contact:

Legal & General Insurance Limited
2 Friars Bridge Road
Ipswich IP1 1QA



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

PREMIUM DISCOUNTS

Premium discounts may be available. Please ask your insurance intermediary.

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 are 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



▶ OUR COMPLAINTS PROCEDURE.

IF YOU HAVE A COMPLAINT OTHER THAN HOME EMERGENCY AND FAMILY LEGAL PROTECTION:

Please contact us quoting your policy or claim number.



0845 270 0087



Legal & General Insurance Limited,
2 Friars Bridge Road, Ipswich IP1 1QA

IF YOU HAVE A COMPLAINT IN RELATION TO HOME EMERGENCY COVER:

Please contact HomeServe quoting your policy or claim number.



0845 155 6403



Customer Relations, HomeServe, Cable Drive, Walsall,
West Midlands WS2 7BN

IF YOU HAVE A COMPLAINT IN RELATION TO FAMILY LEGAL PROTECTION:

Please contact DAS quoting your policy or claim number.



0370 050 1575



Customer Relations Department, DAS Legal Expenses
Insurance Company Limited, DAS House, Quay Side,
Temple Back, Bristol BS1 6NH

IF YOU REMAIN DISSATISFIED, YOU CAN COMPLAIN TO:



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



0300 123 9 123



complaint.info@financial-ombudsman.org.uk
www.financial-ombudsman.org.uk

MINIMUM STANDARDS OF SECURITY.

When you insure contents, in certain circumstances (such as if your home is in a particular area), we will add the following 'Minimum standards of security' endorsement (PY01) to your policy. If it applies, this endorsement will be shown on your policy schedule that we will send you when your cover starts.

If 'Minimum standards of security' applies, we will not cover your contents or personal possessions for theft or attempted theft from your home unless:

- a) All easy to reach windows or openings someone could get in through are fitted with key operated locks. This includes all windows, skylights and other openings that are accessible from ground level or without the use of a ladder, such as from a balcony, porch, single storey extension or next to a drainpipe.
- b) The last door you use when leaving your home is secured by either:
 - a lock certified to British Standard BS3621. (A lock certified to British Standard BS8621 is acceptable for flats or maisonettes above ground level to meet fire safety recommendations); or
 - a multi point locking system with a minimum of three locking points.
- c) External sliding doors are secured by anti lift devices and either:
 - a hook lock certified to British Standard BS3621;
 - a multi point locking system with a minimum of three locking points; or
 - any lock plus two internal key operated patio door locks or key locking bolts at the top and bottom.
- d) External double doors are secured as follows:

The first closing door is secured both at the top and bottom with either:

 - key operated security bolts that operate vertically into the door frame; or
 - flush bolts mounted on the door edge and concealed when doors are closed.

The second closing door is secured with either:

 - a lock certified to British Standard BS3621;
 - a multi point locking system with a minimum of three locking points; or
 - any lock plus key operated security bolts that operate vertically into the door frame at the top and bottom.
- e) All other external doors, including doors accessing the private dwelling from a garage need to be secured either:
 - as stated in (b); or
 - by any lock plus internal key operated security bolts at the top and bottom.
- f) Garages and outbuildings are fitted with a key operated lock or locking system.
- g) Immediately before going to bed:
 - all external doors and windows are closed; and
 - all the window and door locks and bolts fitted to your home are put effectively into operation

other than in occupied bedrooms.
- h) Whenever your home is left unattended:
 - all doors and windows are closed and all the security devices (including locks and alarms) fitted to your home are put effectively into operation; and
 - all keys are removed from locks and taken away from your home or placed out of sight.



USEFUL PHONE NUMBERS.

GENERAL ENQUIRIES

Please call us on the phone number shown on your policy schedule or contact your insurance intermediary.

HELPLINES

Legal helpline

0370 050 0962 (24 hour)

Domestic emergency helpline

0800 408 9103 (24 hour)

MAKING A CLAIM

Home insurance

Please call us on the phone number shown on your policy schedule or contact your insurance intermediary.

Home emergency cover

(provided you have selected buildings insurance)

0845 155 6403 (24 hour)

Family legal protection (if selected)

0370 050 0962 (24 hour)

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



www.legalandgeneral.com

Legal & General Insurance Limited

Registered in England No. 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.

We are members of the Association of British Insurers.

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