

EVERYDAY HOME COVER AND HOME COVER EXTRA FAQs

What does Legal & General's Home Insurance cover?

Home Insurance is designed to cover certain unforeseen events, such as loss or damage that arises as a result of incidents such as storm, fire or theft. But it doesn't cover everything. For example, it doesn't cover general wear and tear or damage that happens gradually over a period of time. For more details of what is and isn't covered, please check your policy documents and booklets.

When you apply for Home Cover you can also personalise your policy with additional cover options, such as:

- Accidental Damage (included as standard in the Home Cover Extra policy and can be added to the Everyday Home Cover policy).
- Cover away from the home.
- Valuable items cover.
- Bicycle cover.
- Home Emergency Cover (included as standard in the Home Cover Extra policy and can be added to the Everyday Home Cover policy). This cover is not suitable for tenants.
- Family Legal Protection cover.

What is covered under buildings insurance?

Buildings insurance covers loss or damage to the structure of your home and domestic outbuildings (such as sheds, garages and greenhouses). This includes walls, permanent fixtures and fittings, gates and fences, drives and patios. If you own your own home then you'd usually be expected to insure the buildings. If you are renting your home or have a lease, normally the landlord or the freeholder would be responsible for insuring the property.

What is covered under contents insurance?

Contents insurance covers the contents of your property and your personal belongings against loss or damage while in the home. It includes everything you'd normally take with you if you moved home, including for example, furniture, kitchen appliances, curtains, bedding, clothing, television, computer equipment and jewellery.

What's an excess?

The excess is the amount you must pay towards each and every claim.

You can see what your excesses are by looking at your policy schedule and/or endorsement. You can find information about the minimum excess for escape of water, subsidence, heave and landslip in your policy documents.

Where more than one section of cover operates in respect of an incident of loss or damage only one excess will apply. If there are differing levels of excess, the highest excess will apply.

Legal & General want you to understand how much you'll have to pay in the event of a claim, so if you need any help or guidance, please don't hesitate to contact Legal & General on 0370 060 0014.

Lines are open Monday to Thursday 8am - 8pm, Friday 8am - 6pm and Saturday 9am - 1pm. Call charges may vary. Legal & General may record and monitor calls.

How much cover do I need?

The Buildings sum insured should be enough to cover the rebuilding cost of your home. It doesn't bear any relation to the market value of your home. Legal & General provide cover under both Home Cover Extra and Everyday Home Cover policies for rebuilding costs up to £1 Million.

The Contents sum insured should be enough to cover the replacement cost as new, of all your contents and personal belongings. You can select either £60,000 or £80,000 depending on your needs.

You should remember that it's your responsibility to ensure that you have sufficient cover. If it's not enough, there's a chance you might not recover the full amount of a claim you make or your policy may be invalid.

What is Find and Access?

Find and Access of water or oil leaks relates to the cover needed for the costs involved in finding the source of an escape of water or leakage of oil. This includes replacement or repair of any walls, floors or ceilings (including fixtures and fittings attached to them) inside the home where this occurs in the course of these investigations.

This cover is included in the Home Cover Extra policy up to £5,000 with Buildings cover, but isn't available with the Everyday Home Cover policy.

Can I take out a policy in joint names?

Yes you can. Legal & General's online application will ask you if you'd like your policy to be in joint names.

What is accidental damage cover?

Accidental Damage covers you for those little mishaps like putting your foot through a ceiling (Buildings) or spilling wine or paint on your carpet (Contents). It is included with the Home Cover Extra policy as standard and you can add Accidental Damage cover to the Everyday Home Cover policy for an additional premium - view the additional cover options for more information.

Both Everyday Home Cover and Home Cover Extra policies provide Accidental Damage cover under Buildings to underground pipes and cables serving your home.

What does Family Legal Protection cover?

For an additional premium you can add Family Legal Protection cover to your policy, where you'll be covered for the costs of pursuing certain legal proceedings such as:

- 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'll also be covered for the costs of defending legal proceedings such as:

- A motoring prosecution brought against you.
- The sale of privately owned goods by you.
- Legal & General will also pay your costs in connection with a formal enquiry by HM Revenue & Customs into your private tax affairs.
- For details of what's not covered, please refer to the policy booklet.

What's covered by Home Emergency?

Home Emergency covers you for up to £1,000 (inc. VAT) against call out charges, labour and materials for immediate repairs to stabilise and remove the emergency. This is included as standard with the Home Cover Extra policy and you can add this cover to the Everyday Home Cover policy for an additional premium. Tenants are not eligible for Home Emergency Cover on either policy. If you're a tenant, you shouldn't add this cover.

Legal & General will send a repairer to assess the situation and carry out emergency work arising from:

- Burst pipes or sudden leakage.
- Break in or vandalism, compromising the security of your home.
- Storm damage causing water to enter your home or likely to cause further loss or damage to your home or its contents.
- Impact damage by falling trees, or by a vehicle or a plane or aerial debris.
- Failure of your domestic water mains supply leaving you with no running water.
- Failure of your gas supply pipe leaving you unable to use your gas appliances.
- Failure of your domestic electricity system leaving your home without electricity.
- Blocked drains.
- Failure of your domestic hot water system.
- Total failure of your central heating system between the months of September and April.
- A smashed toilet bowl or cistern, or breakage of the cistern internal mechanism that prevents flushing.
- Emergency repairs if subsidence or heave or landslip causes sudden damage allowing water to enter or compromise the security of your home by breaking external windows, doors or their frames.

Home Emergency is provided through AXA Assistance (UK) Limited.

Limitations and exclusions apply, for example Legal & General don't cover boilers over eight years old. For details of the cover and what's not included, please refer to the policy booklet.

Do Legal & General cover wear and tear?

No. As with most home insurance policies, Legal & General don't cover loss or damage to your home or contents due to maintenance, wear and tear, or damage that happens gradually over time.

What's a High Risk item?

Legal & General consider High Risk items to be articles of:

- Jewellery, pearls, gemstones, gold, silver and other precious metal.
- Works of art.
- Stamp and coin collections.
- Clocks and watches.

For details of the overall High Risk item limits that apply to your cover, please refer to your policy schedule. Further information about High Risk items and cover limits can also be found in the policy documents and booklets.

What is Flood Re?

Legal & General are working with the Government and participate in the not-for-profit flood reinsurance scheme, known as Flood Re, to help support households at highest risk of flooding and develop a different way of dealing with flood insurance.

Are my children's contents covered whilst studying away from home?

If you choose the Home Cover Extra policy, Legal & General will cover your child's contents whilst away from home at University up to £5,000, provided the intention is to return the items to the family home. Limitations and exclusions apply; please refer to your policy documents.

This cover is not available with the Everyday Home Cover policy.

Are my car keys covered by my Home Insurance policy?

No. Car keys are excluded under loss or theft of keys with Legal & General Home Insurance policies.

Are my golf clubs covered?

Golf clubs can be covered under the contents section of your policy. If you've included optional Cover Away from the Home, then your golf clubs can be covered for loss or damage away from the home up to the sum insured selected. You can check that you've selected this cover in your policy documents. Limitations and exclusions apply.

How do I insure my personal possessions away from the home?

Items that you normally wear or carry with you can be covered by adding Cover Away from the Home to your policy - you'll need to check that your items meet Legal & General's criteria and provide them with the sum insured you need.

If you require insurance for single items that exceed £1,500 these will need to be specified under the Valuable Items cover.

Do you cover bicycles?

The Home Cover Extra policy covers Bicycles as part of the Contents within the home, garage and domestic outbuildings - cover restrictions apply.

The Everyday Home Cover policy does not offer cover for bicycles within the home.

If you require cover for your bike in and away from your home, you can insure this as an additional cover option – cover restrictions apply.

Is my mobile phone covered?

Your mobile phone may be covered under the contents section of the policy if you choose to take out Cover Away From The Home. This would cover your mobile if it is lost or stolen.

Do you cover Business use in the home?

No. Legal & General don't cover Business use in the home, unless it's purely paperwork, computer work or telephone calls.

ONLINE DOCUMENTS FAQs

Frequently asked questions should be able to help you with accessing your policy documents through Legal & General's My Account portal.

What is My Account?

It is Legal & General's secure online portal where you can view and download your Home Cover policy documents, whenever and wherever you need to.

You'll need to follow Legal & General's process to register for My Account to be able to view your online documents.

How do I register for My Account?

Once you've purchased your policy Legal & General will email you to advise when your documents are available to view online using My Account. You can register using the link in your activation email, whilst you're waiting for your documents to be available.

To register, select 'Create an Account' in your confirmation email or you can register for My Account now. It takes 10 minutes to set up. You'll need to be the main policy holder to register, the address your policy relates to and your policy number (this will be in your confirmation email).

Where do I find my policy number?

You can find your policy number at the top of your confirmation email.

Why do I have to verify My Account?

The My Account portal is a safe and secure area. Legal & General need to verify that you're who you say you are, which is why they ask you to register for and verify an account as a first time user.

How do I access my online documents?

Go to My Account where you can log-in using the email address and password you set up at registration.

Can I save and print my documents on my personal computer?

Yes. All your documents are saved as PDF documents and open up in Adobe Reader, where you can print them or save them to your computer.

How do I request online documents?

Call Legal & General on 0370 060 0014. Lines are open Monday to Thursday 8am - 8pm, Friday 8am - 6pm and Saturday 9am - 1pm. Call charges may vary. Legal & General may record and monitor calls.

I didn't want online documents, how do I opt out?

To opt out of online documents please call Legal & General on 0370 060 0014. Lines are open Monday to Thursday 8am - 8pm, Friday 8am - 6pm and Saturday 9am - 1pm. Call charges may vary. Legal & General may record and monitor calls.

Can I change my policy online?

Sorry, Legal & General don't offer this service so you'll need to contact Legal & General.

Please call Legal & General on 0370 060 0014. Lines are open Monday to Thursday 8am - 8pm, Friday 8am - 6pm and Saturday 9am - 1pm. Call charges may vary. Legal & General may record and monitor calls.

Can I get documents in Braille, large print or audio tape?

If you're visually impaired and would like documents in Braille, large print, audio tape or CD, please call Legal & General on 0370 060 0014. Lines are open Monday to Thursday 8am - 8pm, Friday 8am - 6pm and Saturday 9am - 1pm. Call charges may vary. Legal & General may record and monitor calls.

You recognise my customer reference number on My Account, but I'm unable to complete my registration?

When registering for My Account, you must be the main policyholder. If you're a joint policyholder the system won't recognise your details. Please make sure you use a valid email address to ensure you receive Legal & General email updates, document updates and your renewal invitation.

I can't remember the User ID for My Account?

Your user ID may be the same as your email address but if this doesn't help, you'll need to select 'Forgotten your User ID' and you'll be asked to complete a few personal details in order to access your account. If you're still unable to access your account, please contact Legal & General.

I can't remember the password for My Account?

Please select the 'Forgotten your password?' link, you'll then be asked to enter your 'User ID' and complete Captcha information (Captcha is so Legal & General know that you're not a robot). You'll then be asked to answer some security questions; these are the answers you gave when your first signed up for My Account. For further help please contact Legal & General.

I can't remember my security question/memorable word for My Account?

If you're unable to remember your security question/memorable word please contact Legal & General's Customer Service department on 0370 060 0227. Lines are open 8am to 8pm Monday to Thursday, 8am to 6pm Friday, 9am to 1pm Saturday. Call charges will vary. Legal & General may record and monitor calls.

Please call 03457 212 212* (lines open 8am - 8pm, 7 days a week) if you would like to receive this information in an alternative format such as large print, audio or Braille.

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*Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls may be monitored or recorded for security and training purposes.

Information correct as at 09/2018.