

Home Insurance

Insurance Product Information Document

Company: Lloyds Bank General Insurance Limited Product: Lloyds Bank Flexible Contents Insurance

Lloyds Bank Flexible Contents Insurance is underwritten by Lloyds Bank General Insurance Limited. Lloyds Bank General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its Financial Services Register number is 202091. Registered in England and Wales.

This document provides a summary of insurance cover provided by the policy. For complete pre-contractual and contractual information about the product please see your Policy Booklet together with your Policy Schedule.

What is this type of insurance?

This policy is suitable if you own your home or you are a tenant. This policy provides cover for Contents. This includes loss or damage to the policyholder's Contents by fire, flood, escape of water and theft. Optional covers are available and will be shown on your policy schedule if you have chosen them.



What is insured?

✓ Home Cover

Covers your contents in your home, including contents in any garage that belongs to you, or is listed as part of your tenancy agreement for:

- Contents £10,000.
- Single Item Limit of £3,000.

Includes as standard:

- Emergency accommodation – up to £150 per day to a maximum of £1,500 for any one claim.
- Liability for flood and water damage – up to £10,000.

Optional Covers:

✓ Anywhere Cover

This provides cover for any individual items you have named on your policy that are:

- damaged anywhere; or
- lost or stolen outside of the home.

What sort of items can be covered?

You can choose any individual item worth up to £3,000. You can cover up to 5 separate items. The maximum value of Anywhere Cover items that can be covered is £10,000.



What is not insured?

Home Cover only

- ✗ Accidental damage.
- ✗ Contents in any outbuildings other than in a garage belonging to you or a garage listed as part of your tenancy agreement. They are also not covered in gardens or communal areas.

Anywhere Cover only

- ✗ Aircraft of any type including models such as drones and all their accessories.

Home Cover and Anywhere Cover

- ✗ Deeds, share certificates or other documents which are evidence of ownership.
- ✗ Downloaded data.
- ✗ Cash, stamps, vouchers, cheques or gift cards.
- ✗ Freezer contents.
- ✗ Motorised vehicles or any parts or accessories for them, except for electric bikes if the motor alone can't make them go faster than 15.5 miles per hour.
- ✗ Caravans, trailers, trailer tents, boats, watercraft and all their accessories.
- ✗ Items used or held for business or professional purposes, for example stock.
- ✗ Fixtures and fittings of your home, whether yours or your landlord's, and any improvements made to them.



Are there any restrictions on cover?

- ! All applicable excess amounts are shown on your Policy Schedule.
- ! Limits apply to your cover including those listed below. Please see your Policy Booklet and Policy Schedule for full details. Anywhere Cover individual item limit up to £3,000.



Where am I covered?

Your contents:

- ✓ In your home.
- ✓ In a garage belonging to you or a garage listed as part of your tenancy agreement.

Anywhere in the world for the individual items included if you have Anywhere Cover.



What are my obligations?

At the start and during the term of the policy, review your cover and policy limits and ensure that they are still right for you. You must tell us if any of the answers you gave to the questions you were asked when you took out your policy change during the insurance period such as:

- you are going to change address.

Make sure your contents are kept in a good state of repair or you could find that the damage is caused as a result of wear and tear, and not something your insurance covers you for.

If you do not pay when your premiums are due, your home insurance may be cancelled and you could be left without cover.

If you need to make a claim, log in to your Policy Manager. We may ask you for information to support your claim such as proof of ownership.



When and how do I pay?

You can pay your premiums monthly by debit or credit card by a recurring payment.



When does the cover start and end?

The start date of your policy is stated in your Policy Schedule. When you first take out your policy, we will take payment for the period from the policy start date until the end of the month. After that, we will collect your monthly premium at the start of each calendar month unless it is cancelled by you or us, or until your cover ends as described within your Policy Booklet.



How do I cancel the contract?

You can cancel your policy by logging in to your Policy Manager.

If you cancel within the first 14 days your premium will be refunded in full, unless you have made a claim.

You can cancel at any other time. Any premium you have paid for the rest of the insurance period will be refunded.