Thank you for choosing Lloyds Bank home insurance

This policy booklet and your policy schedule make up your agreement with us. You should read both to make sure you understand your policy, and keep them safe.

Your policy schedule tells you which sections of this booklet apply to you. It also shows the limits that apply to your cover.

In this booklet

- Home insurance
- Words and phrases with a special meaning
- Things you need to know
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- Accidental damage cover
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- What this policy doesn’t cover
- Making changes to your policy
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- Legal Expenses cover
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- Get in touch: ways to contact us
Home insurance

Pages 3–26 apply to home insurance. Your policy schedule tells you which sections and limits apply to your cover.

Home insurance helps cover the cost if something happens to your home or belongings. You pay us a premium so if something goes wrong, we might be able to help put it right.

- Buildings insurance covers you if something happens to your home. For example, if there’s a fire.
- Contents insurance covers you if something happens to your things. For example, if they’re damaged by a flood.

Home insurance isn’t for things like the upkeep of your home or for routine decorating. It’s also not there to cover you for ‘wear and tear’.

Throughout this booklet we explain what is and isn’t covered for each type of claim. The key below is used in the booklet to help show this. You can find out more about wear and tear and what other things aren’t covered under any part of this home insurance policy, in the ‘What this policy doesn’t cover’ section.
Words and phrases with a special meaning

Some of the words we use in the home insurance section of this booklet have special meanings. We’ve highlighted them in bold print and explained what they mean below.

**Buildings**

The house, bungalow, flat or maisonette at the address shown on your policy schedule, including its outbuildings such as garages, sheds, and greenhouses. This includes their permanent fixtures and fittings such as fitted kitchens and bathrooms, and:

- Underground cables, pipes, drains and tanks, and their inspection covers.
- Walls, gates, fences, hedges, paths, driveways, balconies, decking, gardens, ponds, trees, patios and tennis courts.
- Fixed wind turbines and solar panels.
- Permanent swimming pools and saunas, and fixed hot tubs.

All of the following must apply to the above:

- They must be in the grounds of your home.
- They must be used for private residential use, and only the business use that we’ve agreed.
- You must be legally responsible for all of them.

**Contents**

Household goods, personal belongings and valuables, and **home office equipment**.

These must be owned by you, your **family** or any **domestic staff** that live with you. This includes items you or your family are legally responsible for, such as a rented TV.

This doesn’t include:

- Road vehicles and any other vehicles with a motor or engine, and any parts or accessories for them. This also doesn’t include mobility scooters and segways, and electric bikes where the motor alone can make it go faster than 15.5 miles per hour.
- Caravans, trailers and trailer tents, and any parts or accessories for them.
- Aircraft of any type, other than models such as drones, and any parts or accessories for them.
- Water craft that use an engine or motor, and any parts or accessories for them.
- Animals.
- Anything used or held for business reasons, other than for business use that we’ve agreed.

**Domestic staff**

Anyone employed by you or your family to help run your home. For example, a live-in nanny. This doesn’t apply if they are self-employed or employed by a company. For example, a cleaner, window cleaner or tradesperson doing a job at your home.
Family
The people who normally live with you and who are:
- Your spouse or partner.
- Your children as well as any foster children.
- Other relatives.

Home
The address we’ve agreed to insure as shown on your policy schedule. This includes:
- Your house, bungalow, flat or maisonette.
- Your outbuildings.
- Areas in the open within the boundaries. For example, gardens, driveways, balconies and patios.
These should all be for private residential use, and only the business use that we’ve agreed.

Home office equipment
This is equipment and furniture which you use when working from home to do computer work, paperwork and phone calls.

Money
This is:
- Currency, money orders, cheques and bankers drafts.
- Current postage stamps, savings stamps, savings certificates and savings bonds.
- Vouchers and pre-payment cards.
- Travellers’ cheques, travel tickets, season tickets and phone cards.
They must be held for your own personal use.

Specified items
These are contents that are individually worth more than £2,000 that you have named on your policy.

Furniture which isn't antique and home appliances don't need to be named, even if they cost more than £2,000. By home appliance we mean an item used for household tasks, like a washing machine or dishwasher.

Students’ contents
These are contents that are kept at the place where the student is living whilst they are studying.

We, our, us
Lloyds Bank General Insurance Limited.

You
The policyholder(s) named on the policy schedule.

Your
Owned by you or your family, or for which you or your family are legally responsible.
Things you need to know

The law that applies to this policy

**Your home** must be in the United Kingdom. This policy is governed by the law where your home is located. Any dispute about this policy will be dealt with by the courts there.

Your excess

Your excess is the amount you have to pay towards the cost of a claim. The excess amounts are shown on your policy schedule. Different types of claims may have different excesses, so make sure you check.

If more than one excess applies to your claim with us, you only have to pay the highest.

Making sure your details are correct

It’s important that the details we have for you are accurate and complete. If anything on your documents looks wrong, or if anything changes, call us straight away on 0345 604 6705.

If you don’t, we might not be able to pay some or all of your claim, or we might cancel your policy.

The changes you’ll need to tell us about are listed in the ‘Making changes to your policy’ section on page 24.

Fraud

We rely on you, and anyone acting for you, being honest with us. We won’t pay a claim if:

- It is fraudulent.
- It is exaggerated.
- Untrue information has knowingly been given to us to get cover or a lower price.

We’ll also:

- Cancel your policy from the date it happened, and we won’t refund any of your premium.
- Recover any payments we have made after the fraud, or as part of any fraudulent or exaggerated claim.

We may also tell the police and other authorities.

If you’re having trouble making your payments

We know some people can have money problems at some point in their life. If you’re having trouble keeping up with the payments, we might be able to help. Please don’t ignore the problem; give us a call on 0345 604 6705.

We might be able to give you more time to pay or change the date you make your payments. We can also discuss your needs and may be able to offer you a different level of cover.

There is also independent advice available to help manage your finances from organisations such as Citizens Advice.

Renewal

When you buy home insurance, you’re covered for 12 months provided you pay the premium. After this, your policy will need to be renewed for you to stay covered.

If we offer to renew your policy, we’ll get in touch a few weeks before your renewal date. If you do not want us to do this, call us on 0345 604 6705.

If we offer to renew your policy, we’ll sometimes change one or more of our insurers or make changes to our terms and conditions at the same time. You agree that we can make these changes.

Will my policy automatically renew?

We’ll send you details of your renewal and price before your renewal date. Unless you have asked us not to, your policy will renew each year automatically. You may still need to contact us to pay for your policy.

You can choose not to automatically renew at any time. To do so, please get in touch with us. If you have chosen this, you will need to call us before your renewal date if you wish to stay covered with us. If you forget to renew or don’t get a new policy, your home won’t be insured.

Looking after your home and belongings

You, your family and your domestic staff need to keep your home and belongings in good condition. You must take reasonable steps to stop or minimise loss, damage, accident or injury. For example, turning off your water at the mains to stop a leak getting worse. If you don’t do this, we might not be able to pay a claim.
How to make a claim

You should tell us about your claim as soon as you can. We might not be able to pay some or all of your claim if you don’t. We won’t pay any more for a claim than we would have if you’d have told us straight away. For example, if the damage has got worse because you hadn’t told us.

1. Before you contact us
If you need to claim, there are some things you might have to do before getting in touch with us.

▶ Please don’t make repairs for any reason other than urgent repairs to stop the problem getting worse. For example, turn the water off at the mains, and call a plumber if there’s a leaking pipe.

We don’t cover the costs to repair the pipe, unless:

▶ it was damaged by freezing, or
▶ it was damaged by accident and you have Buildings with Accidental damage cover.

If you need to make urgent repairs, take a photo before and after. Don’t throw away any damaged items until we say so. But it’s okay to throw away damaged freezer food, just make a list of it first, and take a photo of it too.

▶ Call the police if something’s been stolen, vandalised, or damaged in a riot. They will give you a crime reference number. Call them if you’ve lost something away from home, and see if you can get a lost property number.

▶ If something’s lost or damaged while travelling, for example, your suitcase on a plane, please report it to the travel company before calling us.

▶ If you lose a mobile phone, you must tell your service provider right away.

▶ If someone says you or your family are responsible for an injury or any damage, don’t admit blame, or try and negotiate with them. If you do, it might mean we’re not able to pay your claim. Please don’t reply to any letters or documents from them. Send them to us instead.

2. Contact us
Register your claim online 24/7 at:

lloydsbank.com/make-a-claim

Or call us on

0345 604 6705

Our lines are open 8am–6pm Monday–Friday and 9am–1pm Saturday.

Please make sure you have your policy number and email address (if you have one) when you get in touch.

3. What you’ll need to give us
You must help us look after your claim by doing what we ask.

▶ We’ll ask you for a list of what has been lost or damaged.

▶ We might ask you to give us proof you own what you’re claiming for and its value. This could be things like a receipt, or valuation you had done.

▶ We may ask you to prove that your claim happened as you said it did. For example we might need photos, a video or a report from an expert.

If we ask for you to give us proof, you must give it to us or we might not be able to pay your claim. You’re responsible for paying any costs that are needed to prove your claim.
How we’ll look after your claim

If we accept your claim, there are a few ways we can look to put things right.

- We’ll try to repair the damage.
- If we can’t repair, we’ll try to replace.
- We may pay a cash settlement instead.

What else do you need to know?

If you have other insurance that also covers what you’re claiming for, we’ll only pay our share of the claim unless we say otherwise in your policy. If we ask, you must give us details of the other policy. If you don’t we might not be able to pay the claim.

We use other companies (who we call suppliers) to repair or replace your things, and to repair or rebuild your home. Any repair or rebuild work done by our suppliers is guaranteed for at least 12 months.

Where we use suppliers, we might get discounts. We will use their cost to us when settling claims.

What we mean is, we won’t pay more than it would cost us to repair, replace an item or rebuild any part of your home.

We’ll replace an item with a new item on a like for like basis. When we say ‘like for like basis’, we mean we’ll try to replace it with an exact match. If we can’t find an exact match, we’ll replace it with the nearest equivalent.

By ‘nearest equivalent’ we mean an item of the same quality and same specification.

If we can’t find an exact match or nearest equivalent, we’ll decide on how much to pay. This will be based on an expert opinion of how much it was worth before it was lost, stolen or damaged.

We will only pay up to £2,000 for any contents item unless it is named on your policy. If you have named the item, we will cover it up to the amount you have specified it for.

This does not apply to furniture which isn’t antique or a home appliance. You don’t need to specify these even if they cost more than £2,000.

By ‘home appliance’ we mean an item used for household tasks, like a washing machine or dishwasher.
If we decide your buildings need to be repaired, where it’s necessary, we’ll pay for:

- Architects’, surveyors’ and legal fees. We must approve the fees first.
- The cost of clearing debris, demolishing buildings, or making them safe.

We’ll pay the cost of following building regulations and other laws when repairing the damage to your buildings. We won’t pay this cost if you were aware that your home did not comply before the damage happened.

We might choose to make a payment to you instead of making repairs to your buildings. If we do, the amount we pay will be worked out in one of two ways:

1. We’ll either pay you the cost of repairing the damage, but we’ll lower the payment to take into account wear and tear. Or,
2. We’ll pay the amount the value of your home has fallen by because of the damage.

We won’t pay more than what it would cost to rebuild it to how it was before the damage.

You must let us defend or settle any legal disputes or claims on your behalf. You also must let us take legal action in your name and help us to take legal action if we ask you to.

Matching sets and suites

Where we’ve agreed to pay a claim for something that’s part of a matching set or suite, we’ll always do our best to match it. We’ll try to repair the damaged item and, where this isn’t possible, we’ll look to replace it. We’ll carry out thorough searches to make sure that the damaged item is replaced with a reasonable match. This may not be an exact match, but it should look reasonably similar to the rest of the set or suite. This may result in repainting kitchen doors or re-spraying a bathroom sink to match.

Where we can’t replace the damaged item with a reasonable match, we’ll make a cash contribution of 50% towards the cost of replacing the undamaged item forming part of the same set or suite.

We won’t pay claims for any undamaged items of a uniform nature, colour or design which are not part of a matching set or suite. By this we mean items such as windows, conservatory roof panels, and internal doors.

Flooring

We’ll only pay for damage to floor coverings in the room where the damage happened. We won’t pay for undamaged floor coverings in other rooms where there’s a break or door bar separating the rooms.
Points 1–12 apply to buildings and contents.

Points 13–15 apply to buildings only.

Points 16–28 apply to contents only.

Accidental damage cover.

Away from home cover.

Contents and money are covered in your home, unless stated otherwise.

If you have specified items named on your policy they will be covered in your home. If you have also chosen to cover them away from your home, see “Away from home cover”.

Check your policy schedule to see what cover you have.
We’ll pay claims where your **buildings** or your **contents** are damaged by:

1. Fire, smoke & earthquakes
   By fire **we** mean where flames are present. Damage caused by smoke, explosions, lightning or earthquakes is also covered.

   ! For other damage such as cigarette burns, or scorching your kitchen worktop by putting a hot pan on it, you may be covered under ‘Accidental damage’. Check your policy schedule to see if you have this cover.

2. Riots & strikes

3. Malicious acts & vandalism
   By this **we** mean damage that has been done on purpose.

4. Moving objects
   By moving objects **we** mean:
   - A falling tree, branch, lamp post, telegraph pole or pylon.
   - A moving firework, vehicle, train, aircraft, or anything dropped from them.
   - An animal, other than a household pet.
   Under your **Buildings insurance** we’ll also cover the cost of taking away any tree, branch, lamp post, telegraph pole or pylon if it’s damaged your buildings.

5. Flood
   **X** We won’t pay claims for contents that are damaged by a flood while they’re in the open.

   ! When we say ‘in the open’ we mean any outdoor area at the address shown on your policy schedule. This includes gardens, driveways, balconies or patios.

6. Storm
   When we say ‘storm’ we mean strong winds over 55mph, and/or hail or snow that’s extreme enough to damage hard surfaces or break glass. Rain alone is not a storm.

   ! We won’t pay for any damage if your home is not in good condition. We will, however, pay claims for internal damage if you were unaware that your home was not in a good condition and the damage was caused by torrential rain of 25mm or more in a day.

   **X** We won’t pay claims for:
   - Damage to hedges, fences or gates.
   - Contents that are lost or damaged by a storm while they’re in the open.

   ! When we say ‘in the open’ we mean any outdoor area at the address shown on your policy schedule. This includes gardens, driveways, balconies or patios.
We’ll pay claims where your buildings or your contents are damaged by:

### 7. Subsidence, heave & landslip

- **By ‘subsidence’** we mean the downward movement of the ground underneath your buildings, which isn’t caused by the weight of the buildings.
- **By ‘heave’** we mean when the ground underneath your buildings expands.
- **By ‘landslip’** we mean fast sudden movement of ground down a slope.

- **We won’t pay claims for:**
  - Balconies, garden walls, gates, fences and hedges.
  - Paths, driveways, patios, decking and tennis courts.
  - Ponds, permanent swimming pools and saunas, and fixed hot tubs.
  - Gardens and trees.
  - Domestic oil tanks, gas fuel tanks, septic tanks and cesspits.

However, **we’ll** pay claims for these if the house, bungalow, flat or maisonette shown on your policy schedule is damaged at the same time by the same cause. This includes any damage to buildings attached to the property.

  - Damage to, or caused by, solid floors moving. **We’ll** pay these claims if the foundations underneath the outside walls are damaged at the same time and by the same cause.
  - Damage to your home which is covered by a warranty or guarantee. For example, a National House Building Council (NHBC) warranty.
  - Damage caused by settlement. This is when the weight of the buildings causes the ground to move downward.
  - Damage caused by the buildings shrinking or expanding.
  - Damage caused directly by you, or someone appointed by you, knocking down buildings or making structural changes or repairs. This applies to any work that might affect the foundation of your buildings.

### 8. Leaking oil or water & freezing water

The leak must be from a home appliance, or fixed water or heating system. This doesn’t include damage to the home appliance or water or heating system itself. Examples of a home appliance or fixed water or heating system are tanks, pipes, washing machines, or water mains.

**We’ll** also pay claims for damage to your buildings caused by water freezing in fixed water or heating systems. This does include the damage caused to the fixed water or heating systems.

**Tracing and accessing a leak**

When a leak happens it is sometimes hard to find exactly where it’s coming from, so please take all reasonable steps to stop the water and prevent the damage getting worse. **You** or your plumber must take all reasonable steps to find where the leak is coming from, and fix it at your own cost.

If you have Buildings insurance and it is necessary to damage your buildings to find and/or get to the leak and it is from a home appliance, or a fixed water or heating system, **we’ll** pay for:

  - the cost of finding the leak, and
  - repairing the damage caused in getting to the leak.

If you or your plumber need to damage your buildings, **we’ll** need to agree to the work before it takes place. So please call us first.

Leaking oil or water & freezing water continued on next page
What's covered

We won’t pay claims for damage caused by:
– Water leaking from overflows outside your buildings. We also won’t pay claims for damage that is caused by water leaking from anything that takes rain away from your buildings. For example, from guttering.
– The failure or lack of sealant or grout. For example, we won’t pay a claim if the sealant around your shower wears away and causes water damage.
– Water overflowing from sinks, showers or baths because the taps were left on. You might be able to claim for this under ‘Accidental damage’ if you have this cover. Check your policy schedule to find out if you do.

Damage caused by or causing subsidence, heave or landslip is not covered under this section of the policy. You might be covered under point 7 above.

What's not covered

9. Theft
We’ll pay claims where your buildings or your contents are damaged because someone stole or tried to steal from you or where your contents have been stolen.

We won’t pay claims for your contents:
– Whilst anyone other than you or your family are staying at your home. We’ll pay these claims if force and violence was used to get into or out of the property.
– If someone steals from you by lying to you or your family. We’ll pay these claims if they only lied to get into your home.
– If something’s stolen by a guest you or your family invited into your home.

10. Emergency services
By emergency services we mean the police, fire or ambulance service. We’ll pay these claims when they are:
– Dealing with a medical emergency.
– Preventing damage to property.
We’ll also pay these claims if they believed there was an emergency.

Your Buildings & Contents insurance will also cover you for:

11. If you need somewhere else to stay
We’ll pay claims for the extra cost of staying somewhere similar until it’s okay to move back in. We’ll only do this if the damage is caused by something covered by this policy and your home is not fit to live in. We’ll pay for you, your family and household pets.

When we decide if your home is fit to live in, we’ll consider a number of things. For example, whether you are able to sleep or wash there. If your home is only uncomfortable because of the damage or work being carried out, this would be considered ‘fit to live in’. For example, you have no floor coverings or the repair works are loud.

12. Locks & keys
We’ll pay claims for the cost of changing your locks if you or your family lose the keys to the outside doors of your buildings, fixed safes or alarms. We’ll also pay claims if these keys are stolen.

If you’ve accidentally damaged your locks or keys, you may be covered if you have ‘Accidental damage’ cover. Check your policy schedule to find out if you do.

We won’t pay claims if you have any other insurance policy that also covers locks or keys.
13. Underground cables, pipes, drains & tanks

We'll pay claims for the cost of repairing underground cables, pipes, drains and tanks – and their inspection covers – for which you're legally responsible, if they've been accidentally damaged.

We'll also pay claims where an underground drain that services your home gets blocked and can't be cleared by normal methods. If this happens, we'll pay the cost of breaking into the pipe and repairing it.

!! When we say 'accidentally damaged' we mean physical damage that's sudden, unexpected and not done on purpose. There needs to be a one-off, specific event that caused the damage. For example, if you accidentally put a garden fork through an underground pipe or cable whilst gardening.

It doesn't include damage that's caused by poor maintenance or that happens slowly over time. For example, if the joints on your underground pipes have worn out or moved.

Damage caused by or causing subsidence, heave or landslip is not covered under this section of the policy.

You might be covered under point 7 above.

14. Protection when you sell your home

If you're selling your home, we'll cover the buyer between contracts being exchanged and the sale being completed. We'll only do this if the buyer doesn't have insurance of their own. The damage must be covered by points 1–9 and 13 of your policy.
15. Home owner’s legal responsibility

When you own a home, you have certain legal responsibilities. These include making sure it’s safe so it doesn’t injure someone.

We’ll cover you if you’re in breach of the legal responsibility you may have as owner of your home. This is known as your ‘legal liability’. It applies even if you don’t live there.

Accidents that happen in the home are usually the responsibility of whoever lives there. These may be covered by point 26 ‘Personal legal responsibility’.

We’ll cover claims made against you or your family:

– If someone else was accidentally injured or killed and you are held legally responsible to pay damages. The claim must relate to you or your family’s legal responsibility as a home owner.

– If someone else’s physical property is accidentally damaged. The claim must relate to you or your family’s legal responsibility as a home owner. You must also be held legally responsible to pay damages.

– Because of faulty building works you did or had done for you in a home you used to own. The faulty work must be dangerous and have caused damage. The home must have been in the United Kingdom.

The most we’ll pay for claims resulting from one cause is shown on your policy schedule. This limit includes damages you have to pay and the other side’s costs and expenses.

We’ll pay your defence costs, expenses and legal fees. We have to agree these in writing first.

When we say ‘damages’ we mean money you are legally required to pay as compensation to the person who has made a claim against you.

We won’t cover claims that are:

– The result of you or your family being killed or injured. We also won’t cover claims that are the result of your domestic staff being killed or injured.

– The result of any employment, trade, business or profession.

– Due to an agreement made by you, your family or your domestic staff. We’ll cover these claims where you would have been legally responsible even if the agreement hadn’t been in place.

– Due to your legal responsibility for faulty work which arises more than seven years after the buildings section of this policy has ended.

We also won’t cover claims under this section if you’re covered by any other insurance policy.
16. Documents
   We’ll pay claims for the cost of replacing documents that are stolen or damaged by anything covered under this policy. When we say ‘documents’ we mean pieces of paper that show you or your family own something. We also mean pieces of paper that show you or your family are owed money. For example, deeds, bonds and certificates.

17. Downloaded files
   We’ll pay claims for the cost of replacing any files you or your family have legally downloaded and that can’t be recovered. For example, music or films. You must have a receipt for them.

18. Metered water, oil or liquid petroleum gas
   We’ll pay claims to cover extra money you’ve had to pay for water, oil or liquid petroleum gas that accidentally leaks from any fixed installation in your home. For example, a boiler.

19. Tenant’s home improvements
   If you rent your home, we’ll pay claims for damage to any decorations or home improvements you’ve made as a tenant. The damage must be covered by points 1–9 of your contents policy. We’ll also cover you for ‘Accidental damage’ if you have this cover. Check your policy schedule to find out if you do.

20. Moving home
   We’ll pay claims where your contents are stolen or damaged by something covered under points 1–9, 12 and 16–17 of your policy, whilst moving home. Your contents must be moved within the United Kingdom by a professional removal firm.
   We’ll also cover you for ‘Accidental damage’ if you have this cover. Check your policy schedule to find out if you do.
   We’ll also cover you while they’re being stored by the firm for up to three days.

21. Contents in another building
   We’ll pay claims if your contents are damaged by something covered under points 1–8 of your contents policy. Your contents will only be covered whilst temporarily in a building where you or your family are staying or working within the British Isles.
   We’ll also pay claims if your contents are stolen when force and violence was used to get into or out of the room or building.

‼️ When we say temporarily we mean for a short time. For example, in a hotel, or at a relative’s home. It does not mean when kept away from your home most of the time. For example, in your holiday home or in storage.

❌ We won’t pay claims where:
   – Your contents are taken out of your home to sell or display somewhere.
   – Students’ contents are stolen or damaged.

⚠️ You’ll need ‘Away from home cover’ to claim for students’ contents.
## What’s covered

### 22. Money

We'll pay claims for lost or stolen money that belongs to you or your family, or for which you or your family are responsible.

**X** We won’t pay claims if someone steals money from you by lying to you or your family. We’ll pay these claims if they only lied to get into your home.

### 23. Damage to frozen food

We'll pay claims for the cost of replacing frozen food if it's damaged because your freezer stops working or the door’s left open.

**X** We won’t pay claims if your freezer stops working because of something your energy supplier does on purpose.

### 24. Visitors’ belongings

We'll pay claims if your guests’ personal belongings are stolen or damaged while visiting your home. The theft or damage must be covered under points 1–9 and 16–17 of your policy. We’ll also cover them for ‘Accidental damage’ if you have this cover. Check your policy schedule to find out if you do.

### 25. Trees & plants

We'll pay claims if trees or plants growing in the open are:
- Stolen.
- Damaged when someone either tries to steal them or damages them while breaking into your home.
- Damaged by a malicious act, vandalism, fire or explosion.
- Damaged by a moving vehicle, train, animal, a firework, a falling tree, branch, lamp post, telegraph pole or pylon.
- Damaged by an aircraft of any type or anything dropped from them.

This cover includes the cost of taking away and replacing these stolen or damaged trees and plants.

**X** When we say ‘in the open’ we mean any outdoor area at the address shown on your policy schedule. This includes gardens, driveways, balconies or patios.
26. Personal legal responsibility

Everyone in the United Kingdom has a legal responsibility to avoid causing injury to other people or damage to other people’s property.

We’ll cover you and your family if any of you are in breach of your legal responsibility as an individual. For example, if you damage someone else’s property and have to repair or replace it. This is known as your ‘legal liability’.

Things that happen both inside and outside your home are covered.

Accidents that happen in the home are usually the responsibility of whoever lives there, and may also be covered by this section of this policy.

Your legal liability as owner of your home may be covered under point 15 ‘Homeowner’s legal responsibility’.

We’ll cover claims made against you or your family:

– If someone else was accidentally injured or killed and you are held legally responsible to pay damages. The claim must relate to you or your family’s legal responsibility as an individual or as an occupier of your home.

– If someone else’s physical property is accidentally damaged. We’ll only cover these claims if you or a member of your family are held legally responsible to pay damages. The claim must relate to you or your family’s legal responsibility as an individual or as an occupier of your home.

The most we’ll pay for claims resulting from one cause is shown on your policy schedule. This limit includes damages you or your family have to pay and the other side’s costs and expenses.

We’ll also pay your defence costs, expenses and legal fees, if we agree this in writing first.

When we say ‘damages’ we mean money you or your family are legally required to pay as compensation to the person who has made a claim against you or your family.

We won’t cover claims that:

– Are the result of you or your family being killed or injured. We also won’t cover claims that are the result of your domestic staff being killed or injured.

– Result from you owning your home, or owning or occupying any other land or building.

– Are the result of any employment, trade, business or profession.

– Are due to an agreement made by you. We’ll cover these claims where you would have been legally responsible even if the agreement hadn’t been in place. The same applies to agreements made by your family or your domestic staff.

– Are the result of any kind of disease or virus being passed on.

– Result from using or owning any kind of vehicle or water craft with a motor or engine. This doesn’t include garden machinery used in your garden, model water craft, or electric bikes if the motor alone can’t make it go faster than 15.5 miles per hour.

– Result from using or owning any type of aircraft. This includes models such as drones.

– Result from using or owning any kind of animal. This does not include household cats and dogs. However, household dogs are not covered if they’re dangerously out of control or from a banned breed or type.

– Result from using or owning guns. This doesn’t include airguns, or legally held sporting guns used for sport.

We also won’t cover a claim under this section:

– If it’s covered by any other insurance policy.

– Where the incident leading to any claim occurs, or any proceedings are conducted, outside of the United Kingdom.
27. Employer’s responsibility for domestic staff

If you have domestic staff working for you in or around your home, you might be legally responsible if there is an accident.

We'll cover claims made against you or your family if a member of your domestic staff is accidentally injured or killed. They must be employed by you at the time of the event and you or your family must be held legally responsible to pay damages.

The most we'll pay for claims resulting from one cause is shown on your policy schedule. This limit includes damages you have to pay and the other side’s costs and expenses.

We'll also pay for defence costs, expenses and legal fees, if we agree this in writing first.

⚠️ When we say ‘damages’ we mean money you are legally required to pay as compensation to the person who has made a claim against you.

28. Protection for tenants

If you rent your home from someone else, you might be legally responsible if the buildings get damaged.

We'll pay your landlord for damage covered under points 1–9 and 13 of this policy, if your tenancy agreement says you have to pay for the damage.

⚠️ The most we'll pay for claims resulting from one cause is shown on your policy schedule.

❌ We won't pay claims for:

– Breaking into a pipe and repairing it when an underground drain that services your home gets blocked and can’t be cleared by normal methods.

– The cost of finding a leak or the cost of any damage caused when getting to it.
Accidental damage cover

We'll pay claims for accidental damage to:

– **Your buildings** if you have **Buildings insurance** with ‘Accidental damage’.

– **Your contents** if you have **Contents insurance** with ‘Accidental damage’. This includes your contents when away from your **home** if you have ‘Away from home cover’, and any **specified items you** have listed separately on your policy.

Check your policy schedule to find out if you have this cover.

⚠️ When we say ‘accidental damage’ we mean damage that’s sudden, unexpected and not done on purpose. There needs to be a one-off, specific event that caused the damage. For example, a football smashes your window or you spill a drink on your carpet.

It doesn’t include damage that’s due to a lack of maintenance or damage that happens slowly over time. For example, if your roof leaks because it hasn’t been looked after properly, or your computer breaks down because it’s old.

🚫 We won’t pay claims for damage caused by:

– **Your buildings** moving, settling or shrinking. When we say ‘settling’ we mean when the weight of the **buildings** causes the ground to move downward.

– Someone whilst they’re hired to carry out any building, maintenance, improvements or repair work at your **home**.

– Water getting into your **home**.

– Household pets.
Away from home cover

This is optional cover for your contents and students’ contents when temporarily away from your home, anywhere in the world.

If you have chosen to cover a specified item away from your home, this item will be covered under this section up to the amount you have specified it for. No other items will be covered unless you have also chosen ‘Away from home cover’.

Check your policy schedule to see what cover you have.

When we say temporarily we mean for a short time. For example, on a day trip, or a holiday. It does not mean when kept away from your home most of the time. For example, in your holiday home, your caravan or in storage.

For students’ contents we’ll extend this time to provide cover whilst they’re kept at the student accommodation. This doesn’t include when the student is living away from the student accommodation for 60 days in a row or longer.

We’ll pay claims where your contents and students’ contents are lost or stolen whilst you or your family take them away from your home. We’ll also pay claims if students’ contents are damaged by something covered under points 1–8, 12 and 22 of your contents policy.

We’ll pay claims for lost or stolen money whilst you or your family take it away from your home.

We’ll also pay claims where your contents and students’ contents are accidentally damaged away from your home if you have ‘Accidental damage cover’. Check your policy schedule to find out if you have.

When we say ‘accidentally damaged’ we mean damage that’s sudden, unexpected and not done on purpose. There needs to be a one-off, specific event that caused the damage. For example, you drop your mobile phone on the pavement and the screen cracks.

It doesn’t include damage that’s due to wear and tear, or is as a result of normal use, or that happens slowly over time. For example, if your mobile phone breaks down because it’s old, your drone crashes while you’re flying it, or your rod snaps while you’re fishing.

When and where are your contents covered?

We’ll cover your things when they are temporarily away from your home.

We’ll pay claims for:

– Your things if you’ve taken reasonable care to make sure they’re not lost, stolen or damaged. For instance, if you’re staying at a hotel, you should keep your valuables in a safety deposit box, or leave them with hotel security when you don’t have them with you. If you’re on a beach, don’t leave your watch in your bag while you go for a swim if someone can’t keep an eye on it for you.

– Your things stolen from an unattended vehicle, caravan or motorhome if it was locked and force and violence was used to get into it. The items must have been hidden in a locked boot, locked luggage box or glove compartment at the time.

– Your bikes if they are stolen from a public place or communal area as long as you’ve locked them to something fixed like a post or cycle rack.

When we say ‘communal area’ we mean somewhere other people who don’t live with you have access to. For example, a shared hallway in a block of flats or a shared bike shed.
Some things aren’t covered under any part of this policy. This section will tell you the things you can’t make a claim for.

**Wear and tear, normal use & damage over time**

*We* won’t pay claims for:

- Damage that happens as something gets older. This is known as ‘wear and tear’. For example, your carpets getting dirty and worn, or the nails in your roof slates corroding, allowing the slates to slip and let water into your home.
- Damage due to normal use. For example, your rod snapping while you’re fishing.
- Damage that happens slowly over time. This includes things like damp, condensation or rust.

**Keeping your home in good condition**

It’s up to you to make sure you keep your home in good condition. *We* won’t pay claims for the cost of maintaining your home. *We* also won’t pay claims for the cost of any damage that happens due to a lack of maintenance. For example, water getting into your home because roof tiles are missing, or your shower leaking because the sealant or grout around it has failed.

**Frost, rot, mould & fungus**

*We* won’t pay claims for damage caused by frost, wet or dry rot, mould or fungus. You might be covered if the wet or dry rot or mould is directly caused by something that’s covered by the policy.

**Insects, parasites & vermin**

*We* won’t pay claims for damage caused by insects or parasites, such as fleas or woodworm. *We* also won’t pay claims for damage caused by vermin. Vermin are animals or insects that are considered pests. For example, rats, wasps and squirrels.

**River & coastal erosion**

*We* won’t pay claims for damage caused by ground being worn away over time by water.

**Repairs & bad workmanship.**

*We* won’t pay claims for damage caused by:

- Renovations, repairs or maintenance work.
- Alterations, dyeing or cleaning.

*We* also won’t pay claims for damage caused by:

- Bad workmanship or design.
- Unsuitable or faulty materials being used.

**Mechanical & electrical faults**

*We* won’t pay claims if anything mechanical or electrical becomes faulty. *We* also won’t pay claims if they break down.

**Confiscation by the authorities**

*We* won’t pay claims if you had something taken away from you by Customs or any other officials.

**War**

*We* won’t pay claims for anything that happens due to war, invasion or revolution.

**Loss of value**

*We* won’t pay claims for the value of your buildings or contents going down as a result of repairs or replacements that are made.
Extra costs

We won’t pay any claims for extra costs you have to pay that are the result of a claim you’re making on this policy. For example, we won’t pay for any financial loss like lost wages, or any costs such as phone calls or petrol. We also won’t pay any costs you have to pay to get your home ready for repairs to be done. This includes removing furniture and throwing away any damaged contents. For example, the cost of removing carpets or fridge freezers.

Computer viruses

We won’t pay claims for damage to electronic equipment caused by a computer virus or cyber attack. We also won’t pay claims for any costs you have to pay due to a computer virus or cyber attack.

Deliberate acts

We won’t pay claims caused by or resulting from any deliberate, malicious or unlawful act, or failure to act, by you, your family, your domestic staff, tenants or guests.

Terrorism

We won’t pay claims for anything that happens because of any act of terrorism. When we say ‘terrorism’ we mean the use, or threat of use, of any force or violence for political, religious or ideological reasons. This includes trying to influence any governments or put fear into any section of the public.

Radiation

We won’t pay claims for anything caused by nuclear explosions or radiation.

Sonic bangs

We won’t pay claims for damage caused by pressure waves from aircraft.

Pollution

We won’t pay claims for anything caused by pollution or contamination. We’ll pay these claims if the contamination was caused by a sudden and unexpected accident that we can identify. We’ll also pay these claims if it was caused by oil leaking from a heating system or tank in your home.
It’s important you keep us up to date with anything that might affect your policy. If any details change, you’ll need to let us know straight away. If you don’t we might not be able to pay some or all of your claim. We could also cancel the policy.

You can tell us about any changes by calling us on 0345 604 6705

Lines are open 8am–6pm Monday–Friday and 9am–1pm Saturday.

You can also write to us about any changes at:

Lloyds Bank Home Insurance,
Home Customer Services, PO Box 786,
1 Lovell Park Road, Leeds LS1 9LH.

We’ve listed the things you need to tell us below. You need to tell us about the following things before they happen.

– You’re changing your address.
– You’re having building work at your home costing more than £75,000.
– You’re leaving your home for 60 days in a row or longer with no-one living there. You’ll also need to tell us if your home doesn’t have the things in it that are needed to live normally. For example, to cook, wash and sleep.
– Someone other than you and your family is going to be living at your home.
– Another property is going to be your main home. For example, your home will only be used at weekends or during holidays.
– Your home is going to be used for business reasons, other than computer work, paperwork or phone calls by you or your family.

You need to tell us about the following things as soon as you can.

– If you have a contents item worth more than £2,000 which has not been specified on your policy. You do not need to tell us about furniture which isn’t antique or a home appliance.

By ‘home appliance’ we mean an item used for household tasks, like a washing machine or dishwasher.

After you’ve told us about the change, there are a few things we can do.

– Cancel the policy from the date of the change.
– Cancel the policy with reasonable notice.
– Keep covering you but update your policy to take account of the change. For example, change your cover levels or excesses.
– Put your premium up or down to take account of the change.
– Reduce or not pay any claim you made after the change.

It’s really important you contact us to tell us about these changes. If we agree to keep covering you but the situation changes again, it’s important to keep us up to date. For example, if you’ve told us that you are carrying out business use at your home and the type of business use changes, you must let us know straight away. We can then tell you what happens next.
Cancelling your policy

Within the first 14 days:

- **If you** change your mind, **we** can cancel your policy back to the start date and give **you** a full refund of your premium, unless **you** have made a claim.
- **If you** wish to cancel but would like to remain covered until the date **you** cancel, **you**’ll need to pay for the number of days **you**’ve received.

The first 14 days start on the day your policy starts, or **you** receive your documents – whichever is later.

If **you** cancel after the first 14 days:

- **You**’ll need to pay for the number of days cover **you**’ve received.
- **We**’ll refund **you** for the time left on your policy, as long as the refund is more than £1.

**You** can call **us** on:

**0345 604 6705**

Lines are open 8am–6pm Monday–Friday and 9am–1pm Saturday.

**You** can also write to **us** at:

Lloyds Bank Home Insurance,  
Home Customer Services, PO Box 786,  
1 Lovell Park Road, Leeds LS1 9LH.

When **we** might cancel your policy

**We** can cancel your policy if:

- Something happens that **we** couldn’t have predicted and was out of **our** control which means **we** can no longer insure **you**.
- **You** are threatening, aggressive or violent towards **our** staff, companies **we** work with or **our** property. This includes the use of threatening or aggressive language.
- **You** won’t give **us** information to do with your policy or your claim that **we**’ve asked for.
- **You** don’t pay your premium when it’s due.

If **we** cancel your policy **we**’ll give **you** 14 days’ notice in writing and **we**’ll refund **you** for the time left on your policy. But if there’s evidence of fraud, or **we** think **you**’ve told **us** something that is wrong on purpose, **we** won’t refund **you** and **we**’ll cancel your policy from the date of the fraud.

**We** can also cancel your policy as set out in the ‘Making changes to your policy’ section on page 24.
How to make a complaint

We’ll always make every effort to give you the best service. But, if you’re ever unhappy about something and want to complain, please get in touch.

To complain about home insurance

If your complaint is about home insurance cover, you can contact us in the following ways:

- **0800 092 0715**
- **Customer.care.insurance@lloydsbanking.com**
- **Lloyds Bank Home Insurance, Customer Care, Tredegar Park, Newport, South Wales NP10 8SB.**

If you’re not happy with our response

If you are still not happy with the way we have handled your complaint, your matter can be referred to the Financial Ombudsman Service (FOS).

They can be contacted on freephone **0800 023 4567** or **0300 123 9123** (calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs). Alternatively, you can write to them at **Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR** or visit **www.financial-ombudsman.org.uk**.

Contacting FOS will not affect your legal rights.

Taking a complaint to the FOS doesn’t affect your legal rights. You can still decide to take us to court if you want to. If you do, this policy is governed by the law that applies to the part of the country your home is in. Any dispute will be dealt with by the courts in that part of the country.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.
This cover only applies if you have Legal Expenses cover included on your policy. If your policy includes Legal Expenses, this will show within your Policy Schedule. Legal Expenses cover is provided by Arc Legal Assistance Limited.

In this document we will tell you a little more about how it works. We have tried to make it as clear as possible for you.

We’re going to start by telling you how we use some specific words and phrases.

Then we will set out how to make a claim, what we do and don’t cover, our conditions and how to make a complaint.
Words and phrases with a special meaning

We know legal terms can be confusing. We also use some common words in a specific way. Whenever you see these words and phrases in the Legal Expenses section of your policy booklet in bold print they will always have these same meanings.

We, Us, Our

In this section the words we, us or our, refer to Arc Legal Assistance Limited.

Arc Legal Assistance Limited administer this insurance policy, on behalf of the insurer, Royal & Sun Alliance Insurance Ltd.

You, Your

When we say you or your we mean the person who has taken out this policy – the policyholder – and any member of their family who always lives with them.

This includes students temporarily living away from the home and unmarried partners.

Anyone claiming under this section of cover must have the policyholder’s agreement to claim.

Appointed Representative

This is the law firm, accountant or other suitably qualified person we will appoint to act for you.

Costs and Expenses

This includes all reasonable and necessary fees charged by the Appointed Representative in accordance with our Standard Terms of Appointment.

It also includes fees incurred by your opponents in civil cases if you have been ordered to pay them, or if you pay them with our agreement.

Countries Covered

- For Contract Disputes and Personal Injury claims this includes:
  The United Kingdom of Great Britain and Northern Ireland, the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia & Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.

- For all other insured incidents this includes:
  The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.
Data Protection Legislation

This simply means the Data Protection Legislation that is in force within the countries covered at the time of the Date of Occurrence.

The Date of Occurrence

For civil cases, Date of Occurrence is the date of the very first event that leads to a claim. This is the date when the event happened, not the date you first noticed it or told us about it.

For criminal cases, the Date of Occurrence is the date when you are alleged to have begun to break the law.

For insured incident Tax Protection, the Date of Occurrence is when HM Revenue & Customs first notifies you, in writing, of their intention to make enquiries.

For insured incident Personal Identity Fraud, the Date of Occurrence is a single act, or the start of a series of single acts, against you by one person or group of people.

Identity Fraud

This is where a person, or group of persons, knowingly use a means of identification that belongs to you without your knowledge or permission, with the intent to commit or assist another to commit an illegal act.

Insurance Period

This is the period in which you have insurance cover with us. The Insurance Period runs alongside the underlying home insurance policy and would be cancelled, suspended or withdrawn in line with the home insurance policy.

Our Standard Terms of Appointment

This sets out the terms and conditions (including the amount we will pay to an Appointed Representative) that apply to the relevant type of claim. This could include a conditional fee agreement such as “no-win, no-fee”.

Preferred Law Firm

This is a law firm or barristers’ chambers we choose to provide legal services. They are chosen because they have the proven expertise to deal with your claim. They must comply with our agreed service standard levels, which we audit regularly.

Reasonable Prospects

In civil cases, to qualify as reasonable, the prospect that you will recover losses or damages (or obtain any other legal remedy that we have agreed to, including an enforcement of judgment), make a successful defence or make a successful appeal or defence of an appeal, must be at least 51%.

We, or a Preferred Law Firm on our behalf, will assess whether there are Reasonable Prospects.
Summary of Legal Expenses cover

If you have this cover it will be stated on your policy. The wording within this booklet only applies if you have Legal Expenses cover as part of your policy and should be read in conjunction with your home insurance terms and conditions.

Your policy schedule shows the address of the property that is covered and any special terms or conditions that may apply.

About this cover

In our everyday lives, we all face situations where we may need legal help if we run into difficulties.

This could be a problem with your employer, an injury that is the result of someone else’s negligence, a dispute over faulty goods or services. These are all common issues that you may need expert help to resolve.

Your Legal Expenses cover is designed to give you the help you need to get the expert legal support.

You can get legal and tax advice 24 hours a day, 7 days a week, from our Legal Expenses Helpline.

You can call at any time for expert advice and guidance.

Legal Assistance

It can be stressful and take a long time to appoint a solicitor. You may not always achieve your desired outcome.

Our Legal Assistance service will help you understand some of the other ways to resolve your problem.

We can give you advice and guidance on alternative dispute resolution and self-help services including online legal documents. This may help you avoid lengthy court processes.

All you need to do to access the Legal Assistance service is call the Legal and Tax Advice line on 0345 266 6684.

The insurance provided in respect of Legal Expenses in this section has been arranged by Lloyds Bank Insurance Services Limited and is administered by Arc Legal Assistance Limited, on behalf of the insurer, Royal & Sun Alliance Insurance Ltd.

If you make a claim, and you decide not to use the services of a Preferred Law Firm, you will be responsible for any costs that fall outside our Standard Terms of Appointment, these will not be paid by us. Full details of the cover offered are provided on page 34.
How to make a claim under your Legal Expenses cover

1. What you need to do

If you have a legal problem that you may require help with, and your policy includes Legal Expenses cover then you can call the legal helpline on:

0345 266 6684

Make sure you have all the necessary information to hand, including details of any relevant conversations and correspondence.

Do not ask for help from a lawyer, accountant, or anyone else, before we have agreed. If you do, we will not pay any costs involved.

2. What we will do

We will ask you whether you require legal advice or wish to make a claim.

3. Legal advice or claiming

Getting legal advice:

If you only need legal advice, depending on availability, you may be put through to a legal advisor straight away, or you could be offered a call back at a time to suit you.

We will give you initial advice, we will let you know your legal rights. We will tell you what courses of action are open to you, and whether these can be implemented by you, or whether you need the assistance of a lawyer.

Making a claim:

At this stage if you want to make a claim, because legal matters can be so complex, we will not be able to confirm whether you definitely are covered.

In order to make a claim the legal helpline will ask you to submit a claim to us on our website by visiting https://claims.arclegal.co.uk. Alternatively, the legal helpline can send you a claim form to complete and return by email or by post. If your legal problem is not covered under this legal expenses cover, the legal helpline may be able to offer you assistance under a private funding arrangement.

Get in touch

Legal and Tax Advice Helpline

0345 266 6684

Provided you have Legal Expenses cover included on your policy, then you can call this 24 hour number for confidential and impartial advice on domestic legal issues, consumer rights and personal tax matters.

It doesn’t replace the services of a solicitor but does give you immediate access to first stage legal advice before complications set in.
Claims procedure and conditions for your Legal Expenses cover

Your Legal Representation

- On receiving a claim, if legal representation is necessary, we will appoint a Preferred Law Firm as your Appointed Representative to deal with your claim. They will try to settle your claim by negotiation without having to go to court.

- If the appointed Preferred Law Firm cannot negotiate settlement of your claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then you may choose a law firm to act as the Appointed Representative.

- If you choose a law firm as your Appointed Representative who is not a Preferred Law Firm, we will give your choice of law firm the opportunity to act on the same terms as a Preferred Law Firm. However, if they refuse to act on this basis, the most we will pay is the amount we would have paid if they had agreed to our Standard Terms of Appointment. The amount we will pay a law firm (where acting as the Appointed Representative) is currently £130 per hour. The amount may vary from time to time.

- The Appointed Representative must co-operate with us at all times and must keep us up to date with the progress of the claim.

Offers to Settle a Claim

- You must tell us if anyone offers to settle a claim. You must not negotiate or agree to a settlement without our written consent.

- If you do not accept a reasonable offer to settle a claim, we may refuse to pay further legal costs.

- We may decide to pay you the reasonable value of your claim, instead of starting or continuing legal action. In these circumstances you must allow us to take over and pursue or settle any claim in your name. You must also allow us to pursue at our own expense and for our own benefit, any claim for compensation against any other person and you must give us all the information and help we need to do so.

- Where a settlement is made on a without-costs basis, we will decide what proportion of that settlement will be regarded as Costs and Expenses and payable to us.

Your Responsibilities

- You must co-operate fully with us and the Appointed Representative.

- You must give the Appointed Representative any instructions that we ask you to.

Assessing and Recovering Costs

- You must instruct the Appointed Representative to have legal costs taxed, assessed or audited if we ask for this.

- You must take every step to recover Costs and Expenses and court attendance and jury service expenses that we have to pay and must pay us any amounts that are recovered.

Cancelling an Appointed Representative’s Appointment

If the Appointed Representative refuses to continue acting for you with good reason, or if you dismiss the Appointed Representative without good reason, the cover we provide will end immediately, unless we agree to appoint another Appointed Representative.

Withdrawing Cover

If you settle or withdraw a claim without our agreement, or do not give suitable instructions to the Appointed Representative, we can withdraw cover and will be entitled to reclaim from you any Costs and Expenses we have paid.
Expert Opinion

We may require you to get, at your own expense, an opinion from an expert that we consider appropriate, on the merits of the claim or proceedings, or on a legal principle. The expert must be approved in advance by us and the cost agreed in writing between you and us. Subject to this, we will pay the cost of getting the opinion if the expert’s opinion indicates that it is more likely than not that you will recover damages (or obtain any other legal remedy that we have agreed to) or make a successful defence.

Arbitration

If there is a disagreement between you and us about the handling of a claim and it is not resolved through our internal complaints procedure, you can contact the Financial Ombudsman Service for help. Alternatively, there is a separate arbitration process.

The arbitrator will be a barrister chosen jointly by you and us. If there is a disagreement over the choice of arbitrator, we will ask the Chartered Institute of Arbitrators to decide.

Keeping to the Policy Terms

You must:

■ Keep to the terms and conditions of this policy
■ Take reasonable steps to avoid and prevent claims
■ Take reasonable steps to avoid incurring unnecessary costs
■ Send everything we ask for, in writing
■ Report to us full and factual details of any claim as soon as possible and give us any information we need.

Fraudulent Claims

We will at our discretion, void this section (make it invalid) from its start date or from the date of the claim, or alleged claim, or we will not pay the claim if:

■ A claim you have made to obtain benefit under this section is fraudulent or intentionally exaggerated.
■ A false declaration or statement is made in support of the claim.

Other Insurances

If any claim covered under this policy is also covered by another policy, or would have been covered if this section of cover did not exist, we will only pay our share.

Law That Applies

This policy is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where you normally live. Otherwise, the law of England and Wales applies.

All Acts of Parliament mentioned in this section of cover include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as appropriate.
Legal Expenses cover

What we do and don’t cover

We will pay an Appointed Representative, on your behalf, Costs and Expenses for the insured incidents in this section as long as

– The Date of Occurrence of the insured incident is during the Insurance Period and happens within the Countries Covered.
– Any legal proceedings will be dealt with by a court, or other body which we agree to, in the Countries Covered.
– Reasonable Prospects exist for the duration of the claim.

The most we will pay in Costs and Expenses is no more than the amount we would have paid to a Preferred Law Firm. The amount we will pay a law firm (where acting as an Appointed Representative) is currently £130 per hour. This amount may vary from time to time.

For an enforcement of judgment to recover money and interest due to you after a successful claim under this policy, we must agree that Reasonable Prospects exist.

Where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most we will pay in Costs and Expenses is the value of the likely award.

We will help in appealing or defending an appeal as long as you tell us within the time limits allowed that you want us to appeal. Before we pay any Costs and Expenses for appeals, we must agree that Reasonable Prospects exist.

The most we will pay for any one event is £50,000.

No excess applies to this cover.

We will not cover:

– A claim where you have failed to notify us of the insured incident within a reasonable time of it happening and where this failure adversely affects the Reasonable Prospects of a claim or we consider our position has been prejudiced.
– Any event which leads to a claim that occurs before the Insurance Period.
– Costs and Expenses incurred before our written acceptance of a claim.
– Fines, penalties, compensation or damages which you are ordered to pay by a court or other authority.
– Any insured incident intentionally brought about by you.
– Any claim relating to your alleged dishonesty or alleged violent behaviour.
– Any claim relating to written or verbal remarks which damage your reputation.
– A dispute with Arc Legal Assistance Limited, or Royal & Sun Alliance Insurance Ltd not otherwise dealt with under Claims procedure and conditions – ‘Arbitration’.
– An application for Judicial Review.
– Any legal action you take which we or the Appointed Representative have not agreed to, or where you do anything that hinders us or the Appointed Representative.
– Any claim where you are not represented by a Preferred Law Firm, accountant or other suitably qualified person we appoint.

Apart from us, you are the only person who may enforce all or any part of this section and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to this section in relation to any third-party rights or interest.
**Insured Incidents:**

**Employment Disputes**
- **We** will cover the **Costs and Expenses** for the following:
  - A dispute relating to **your** contract of employment or future employment for **your** work as an employee.

- **We** will not cover:
  - A settlement agreement while **you** are still employed.
  - Any claim relating solely to personal injury.

**Contract Disputes**
- **We** will cover the **Costs and Expenses** for the following:
  - **Your** legal rights in a contractual dispute arising from an agreement or an alleged agreement which **you** have entered into for the buying or hiring in of any goods or services, or the selling of any goods.
  - **Your** legal rights in a contractual dispute or for misrepresentation arising from an agreement or alleged agreement which **you** have entered into for the buying or selling of **your** principal home.

  Provided that:
  - **You** have entered into the agreement or alleged agreement during the **Insurance Period**.
  - The amount in dispute is more than £100.

- **We** will not cover any claim relating to the following:
  - A contract regarding **your** profession, business or employment.
  - Anything relating to the building, converting, extending, altering, renovating or demolishing of **your** home (this does not apply to common home improvements, such as installing double glazing or replacement kitchens).
  - A contract involving a motor vehicle.
  - The settlement payable under an insurance policy.

**Personal Injury**
- **We** will cover the **Costs and Expenses** for **your** rights after a specific and sudden accident that causes death or bodily injury to **you**.

- **We** will not cover any claim relating to the following:
  - Any illness or bodily injury which happens gradually.
  - Psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury to **you**.
  - Defending **your** legal rights, but **we** will cover defending a counter-claim.
  - Clinical negligence.
## Clinical negligence

*We will cover the Costs and Expenses for your rights after an identified negligent act of surgery or identified negligent clinical or medical procedure, which causes death or bodily injury to you.*

*We will not cover any claim relating to the following:*
- The failure or alleged failure to correctly diagnose your condition.
- Psychological injury or mental illness that is not associated with you having suffered physical bodily injury.

## Tax Protection

*We will cover the Costs and Expenses if you are subject to a comprehensive examination by HM Revenue & Customs that considers all areas of your self-assessment tax return, but not enquiries limited to one or more specific area.*

*We will not cover:*
- Any claim if you are self-employed or a sole trader, or in a business partnership.
- An investigation or enquiries by HM Revenue & Customs Specialist Investigations or the HM Revenue & Customs Prosecution Office.

## Property Protection

*We will cover the Costs and Expenses for your legal rights in a civil dispute relating to your principal home and holiday home, or personal possessions, that you own or are responsible for, following:*
- An event which causes physical damage to such material property, provided that the amount in dispute is more than £100.
- A legal nuisance (meaning any unlawful interference with your use or enjoyment of your land, or some right over, or in connection with it).
- A trespass.

*Please note that you must have established the legal ownership or right to the land that is the subject of the dispute.*

*We will not cover any claim relating to the following:*
- A contract entered into by you.
- Any building or land other than your principal home or holiday home.
- Someone legally taking your property from you, whether you are offered money or not, or restrictions or controls placed on your property by any government, public or local authority.
- Work done by, or on behalf of, any government or public or local authority unless the claim is for accidental physical damage.
- Mining subsidence.
- Adverse possession (meaning the occupation of any building or land either by someone trying to take possession from you or of which you are trying to take possession).
- The enforcement of a covenant by or against you (meaning the enforcement of an agreement you have entered into in connection with land you own).
- Defending a claim relating to an event that causes physical damage to property, but we will cover defending a counter-claim.
Jury Service and Court Attendance

**We** will cover the **Costs and Expenses** for the following:

- Your absence from work.
- To attend any court or tribunal at the request of the Appointed Representative.
- To perform jury service.

⚠️ The maximum we will pay is your net salary or wages for the time that you are absent from work less any amount the court gives you.

❌ **We** will not cover:

- Any claim if you are unable to prove your loss

Legal Defence

**We** will cover the **Costs and Expenses** to defend your legal rights if an event arising from your work as an employee leads to:

- You being prosecuted in a court of criminal jurisdiction.
- Civil action being taken against you under discrimination legislation or Data Protection Legislation.

**We** will defend your legal right if an event leads to your prosecution for an offence connected with the use or driving of a motor vehicle.

❌ **We** will not cover claims relating to:

- Parking or obstruction fines.
- The use of a motor vehicle by you for which you do not have valid motor insurance.

Personal Identity Fraud

**We** will cover **Costs and Expenses** arising from an event where you are the victim of Identity Fraud:

- To defend your legal rights and/or take steps to remove County Court Judgments against you that have been obtained by an organisation from which you are alleged to have purchased, hired or leased goods or services. Cover is only available if you deny having entered into the contract and allege that you have been the victim of Identity Fraud.
- To deal with all organisations that have been fraudulently applied to for credit, goods or services in your name or which are seeking monies or have sought monies from you as a result of Identity Fraud.
- In order to liaise with credit referencing agencies and all other relevant organisations on your behalf to advise that you have been the victim of Identity Fraud.

❌ **We** will not cover claims:

- Where you did not take action to prevent yourself from further instances of Identity Fraud following an insured incident.
- Where the Identity Fraud has been carried out by somebody living with you.
- For Costs and Expenses arising from loss of cash from a bank, building society, credit union or other similar financial institution where that institution has refused to cover the loss.

⚠️ **You** must agree to be added to the CIFAS Protection Register if we recommend it.
Legal Expenses cover is administered by Arc Legal Assistance Limited. It is underwritten by Royal & Sun Alliance Insurance Ltd. If you’ve a complaint related to this cover you should contact Arc Legal Assistance.

**Contact Information**

- **Phone:** 01206 615 000
- **Email:** customerservice@arclegal.co.uk
- **Address:**
  Arc Legal Assistance Limited,
  c/o 1 Hagley Court North,
  The Waterfront, Brierley Hill,
  West Midlands DY5 1XF.

_We_ cannot accept any responsibility for the security of personal data sent by email.

If **you** are still not happy with the way **we** have handled your complaint, your matter can be referred to the Financial Ombudsman Service (FOS).

They can be contacted on freephone **0800 023 4567** or **0300 123 9123** (calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs). Alternatively, **you** can write to them at

Financial Ombudsman Service,
Exchange Tower,
Harbour Exchange Square,
London E14 9SR

or visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Contacting FOS will not affect **your** legal rights.

Taking a complaint to the FOS doesn’t affect **your** legal rights. **You** can still decide to take **us** to court if **you** want to. If **you** do, this policy is governed by the law that applies to the part of the country **your** home is in.

Any dispute will be dealt with by the courts in that part of the country.
If you need this communication in another format, such as large print, Braille or audio CD, please contact us.

You can call us using Relay UK if you have a hearing or speech impairment. There’s more information on the Relay UK help pages: [www.relayuk.bt.com](http://www.relayuk.bt.com).

SignVideo services are also available if you’re Deaf and use British Sign Language: [lloydsbank.com/help-guidance/accessibility/signvideo](http://lloydsbank.com/help-guidance/accessibility/signvideo)

If you need support due to a disability please get in touch.

**Additional information**

Lloyds Bank Home Insurance is underwritten by Lloyds Bank General Insurance Limited, Registered in England and Wales No. 204373, Registered Office: 25 Gresham Street, London EC2V 7HN.

Legal Expenses cover is administered by Arc Legal Assistance Limited, and underwritten by Royal & Sun Alliance Insurance Ltd, registered in England and Wales No. 93792. Registered Office: St. Marks Court, Chart Way, Horsham, West Sussex RH12 1XL.

Both Lloyds Bank General Insurance Limited and Royal & Sun Alliance Insurance Ltd are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Calls and online sessions may be monitored and recorded.

This information is correct as of November 2021.
Get in touch

General enquiries

☎ 0345 604 6705

Household claims

Register your claim online 24/7 at: lloydsbank.com/make-a-claim

☎ 0345 604 6705

Please have your policy or claim number to hand.

Lines open Monday to Friday 8am–6pm and Saturday 9am–1pm.

Legal Expenses Helpline

☎ 0345 266 6684

Provided you have Legal Expenses cover included on your policy, then you can call this 24 hour number.

Home Emergency Helpline

☎ 0345 300 1133

Call this number to arrange for a tradesperson to make emergency repairs to things such as plumbing, electricity or windows. You’ll need to pay for the repairs, but if the damage is covered by your home insurance policy, you can claim in the normal way.

24 hour Emergency Helpline is provided by AWP Assistance UK Ltd trading as Allianz Assistance, Registered in England No. 1710361, Registered Office: PO Box 74005, 60 Gracechurch Street, London EC3P 3DS. AWP Assistance UK Ltd are authorised and regulated by the Financial Conduct Authority. Calls may be monitored and recorded.