

# Home Insurance excesses

## An excess is the amount that you have to pay towards the cost of a claim

For example, if you have storm damage to your roof that will cost £1,000 to repair and your policy has an excess of £100, you'll be asked to pay the excess of £100 but can claim for £900 (the cost minus the excess). The excesses that apply to your policy will vary, depending on the covers you have selected and the excess amounts you've chosen.

The excess you choose will apply to all covers you select unless stated otherwise below. It's important you know that by choosing a high excess amount, you'll restrict your ability to claim on some parts of your cover where typical claims tend to be of lower value. For example, accidental damage. Please make sure that the excess you've chosen meets your needs.

The tables below show the excesses you will pay for claims under the different levels of cover we offer. If you already have your cover with us, your Policy Schedule will show the excesses that apply specifically to you.

If you've got both Buildings and Contents insurance with us and you need to claim under both for a single event, you will only pay one excess (whichever is highest) for that claim. For example, if water from a burst pipe damages both your ceiling and soft furnishings.

## Buildings Insurance

### Subsidence, heave, landslip and leaking water claims

	Home Insurance Essentials excess	Home Insurance Plus excess
For any subsidence, heave and landslip claim	£1,000	£1,000
Leaking water claims	£750 or your selected buildings excess, whichever is higher	Your selected buildings excess



If you have a claim for subsidence, heave, landslip or leaking water then you will only have to pay the excess shown above, not any of the excesses below.

### Buildings - Private residence claim

	Home Insurance Essentials excess	Home Insurance Plus excess
<b>Buildings - Private residence cover claims (including Matching sets and Accidental damage, if you have these covers)</b>	<b>Your selected buildings excess, except for:</b>	<b>Your selected buildings excess, except for:</b>
Locks & keys	£25	No excess
Home owner's legal responsibility	No excess	No excess

### Outbuildings cover

	Home Insurance Essentials excess	Home Insurance Plus excess
<b>Outbuildings cover claims (including Matching sets and Accidental damage, if you have these covers)</b>	<b>Your selected buildings excess, except for:</b>	<b>Your selected buildings excess, except for:</b>
Locks & keys	£25	No excess

### Leaking water claims

	Home Insurance Essentials excess	Home Insurance Plus excess
Leaking water claims	£750 or your selected contents excess, whichever is higher	Your selected contents excess



If you have a claim for leaking water, then you will only have to pay the excess shown above, not any of the below excesses.

### Contents Private residence cover

	Home Insurance Essentials excess	Home Insurance Plus excess
<b>Contents - Private Residence cover claims (including Matching sets and Accidental damage, if you have these covers)</b>	<b>Your selected contents excess, except for:</b>	<b>Your selected contents excess, except for:</b>
Locks & keys	£25	No excess
Documents	£25	£25
Metered water, oil or liquid petroleum gas	Cover not included	£25
Money	£25	£25
Credit & debit cards, anywhere in the world	Cover not included	£25
Damage to frozen food	£25	£25
Visitors' belongings	Cover not included	£25
Personal legal responsibility	No excess	No excess
Employers responsibility for domestic staff	Cover not included	No excess
Protection for tenants	No excess	No excess

### Contents in Outbuildings and in the open cover

	Home Insurance Essentials excess	Home Insurance Plus excess
<b>Contents in outbuildings and in the open cover claims (including Matching sets and Accidental damage, if you have these covers)</b>	<b>Your selected contents excess, except for:</b>	<b>Your selected contents excess, except for:</b>
Locks & keys	£25	No excess
Documents	£25	£25
Metered water, oil or liquid petroleum gas	Cover not included	£25
Money	£25	£25
Damage to frozen food	£25	£25
Visitors' belongings	Cover not included	£25
Garden equipment, trees, and plants in the open	£25	£25

### Personal belongings away from the home cover

	Home Insurance Essentials excess	Home Insurance Plus excess
<b>Personal belongings away from the home cover claims</b>	<b>Your selected contents excess, except for:</b>	<b>Your selected contents excess, except for:</b>
Locks & keys	£25	No excess
Money	£25	£25

### Students' contents away from home cover

	Home Insurance Essentials excess	Home Insurance Plus excess
Students' contents away from home cover	Your selected contents excess, except for:	Your selected contents excess, except for:
Locks & keys	£25	No excess
Money	£25	£25

### Pedal cycle cover

	Home Insurance Essentials excess	Home Insurance Plus excess
Pedal cycle claims	Your selected contents excess	Your selected contents excess

### Specified items cover

	Home Insurance Essentials excess	Home Insurance Plus excess
Specified items claims	Your selected contents excess	Your selected contents excess

### Legal expenses cover

	Home Insurance Essentials excess	Home Insurance Plus excess
Legal Expenses claims	No excess	No excess

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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: [mbna.co.uk/accessibility/signvideo](http://mbna.co.uk/accessibility/signvideo)

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

MBNA Home Insurance is underwritten by Lloyds Bank General Insurance Limited (204373), and arranged and administered by Lloyds Bank Insurance Services Limited (968406), which is the agent for the insurer. Both companies are registered in England and Wales at 25 Gresham Street, London, EC2V 7HN. Lloyds Bank Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (FRN 310738). Lloyds Bank General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 202091).

Legal Expenses Cover is administered by Arc Legal Assistance Limited, which is authorised and regulated by the Financial Conduct Authority (FRN 305958), and underwritten by Royal & Sun Alliance Insurance Ltd, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 202323).

Calls and online sessions may be monitored and recorded.

This information is correct as of May 2023.