

# Home Insurance excesses

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

For example, if storm damage to your roof costs £1,000 to repair and your policy has an excess of £100:

- You'll pay £100.
- You can claim for £900 – this is the cost of the repairs minus the excess.

Your policy excesses depend on the covers and the excess amounts you've selected. The excess you select will apply to all covers, unless we say otherwise.

## It's important to know:

**A high excess amount:** This might mean you won't be able to claim for lower value events, like accidental damage. So please make sure the excess you select meets your needs.

**If you already have your cover with us:** We've shown the excess you'll pay for claims under the different levels of cover we offer. If you're already insured with us, see your policy schedule for the excesses that apply to you.

**Claims for one event:** If you have buildings and contents insurance with us, you may need to claim under both for a single event. For example, if water from a burst pipe damages both your ceiling and soft furnishings. You'll only pay one excess - the higher excess.



## Buildings insurance

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

	Home Insurance Essentials excess	Home Insurance Plus excess
Subsidence, heave or landslip	£1,000	£1,000
Leaking water	£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, you'll only have to pay the excess above. You won't have to pay any of the following excesses.

### Buildings - Private residence cover

	Home Insurance Essentials excess	Home Insurance Plus excess
<b>Buildings – Private residence cover (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 (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

### Legal Expenses cover

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

## Leaking water claims

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



If you claim for leaking water, you'll only have to pay the excess above. You won't have to pay any of the following excesses.

## Contents - Private residence cover

	Home Insurance Essentials excess	Home Insurance Plus excess
<b>Contents - Private residence cover (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 available	£25
Money	£25	£25
Credit & debit cards, anywhere in the world	Cover not available	£25
Damage to frozen food	£25	£25
Visitors' belongings	Cover not available	£25
Personal legal responsibility	No excess	No excess
Employer's responsibility for domestic staff	Cover not available	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 (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 available	£25
Money	£25	£25
Damage to frozen food	£25	£25
Visitors' belongings	Cover not available	£25
Garden equipment, trees and plants, when 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</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 cover	Your selected contents excess	Your selected contents excess

### Specified items cover

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

### Legal Expenses cover

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

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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 March 2025.