

Home Insurance

Insurance Product Information Document

Company: Lloyds Bank General Insurance Limited

Product: Home Insurance Essentials

MBNA Home Insurance Essentials 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 is a summary of our insurance policy. You'll find all the terms and conditions along with other information such as policy limits within the important documents online when you get your quote.

This summary includes all the cover options available under this policy. You may not have chosen them all. Your policy schedule will confirm the cover(s) you've chosen, and any limits and excesses that apply.

What is this type of insurance?

Our insurance can provide cover for buildings and/or contents. It includes theft and damage by things like fire, flood and storm.



What is insured?

Buildings Insurance (If chosen) – This covers the buildings of your home including any attached structures, such as garages, and their permanent fixtures and fittings as well as:

- ✓ Underground cables, pipes, drains and tanks.
- ✓ Emergency services.
- ✓ Tracing and accessing a leak.
- ✓ If you need somewhere else to stay.
- ✓ Home owner's legal responsibility.

Optional covers you can add to your buildings policy:

- Outbuildings.
- Accidental damage.

Contents Insurance (If chosen) – This covers contents in your home, including contents in attached structures such as garages as well as:

- ✓ If you need somewhere else to stay.
- ✓ Personal legal responsibility.

Optional covers you can add to your contents policy:

- Contents in outbuildings and in the open – covers contents when in detached outbuildings, and in the open within the boundaries of your home.
- Accidental damage.
- Personal belongings away from the home.
- Specified items – covers named high risk items and personal belongings.
- Pedal cycles.
- Students' contents away from home.

Remember to check your policy schedule to see which cover(s) you've chosen.



What is not insured?

- ✗ Things that have already happened or are happening at the time you apply and would result in your need to claim.
- ✗ Theft of contents from your home when anyone other than you and your family are staying there, unless there has been force and violence to get into or out of your home.
- ✗ Theft when someone steals from you by lying to you or your family.
- ✗ Theft of money from your home unless there's been force and violence to get into or out of the property.
- ✗ Damage to hedges, fences or gates caused by falling trees or branches.
- ✗ Wear and tear, lack of maintenance, or damage that happens over a period of time.
- ✗ Storm damage to hedges, fences and gates.
- ✗ Accidental damage by household pets.
- ✗ Leaking water damage caused by water overflowing from sinks or baths because the taps were left on (unless you have accidental damage cover, and this is shown in your policy schedule).



Are there any restrictions on cover?

- ! Certain limits may apply to your policy, for example:
 - The excess (the amount you have to pay towards the cost of any claim).
 - The maximum amount we will pay for each claim and/or item.
 - Terms that exclude some types of loss or damage.
- ! We don't cover property that's used for business or professional reasons unless we have specifically agreed to do so. This does not mean equipment and furniture which you use when working from home to do computer work, paperwork and phone calls.
- ! Please see your policy booklet and policy schedule for full details.



Where am I covered?

- ✓ Your private residence (if you have buildings cover and this is shown in your policy schedule).
- ✓ In your private residence (if you have contents cover and this is shown in your policy schedule).
- ✓ Your outbuildings (if you have outbuildings cover and this is shown in your policy schedule).
- ✓ In your outbuildings and within the boundaries of your home (if you have contents in outbuildings and in the open cover and this is shown in your policy schedule).



What are my obligations?

- At the start and during the term of the policy, review your cover and policy limits and make sure 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're going to change address.
 - You're leaving your home with no-one living there for 30 or 60 days in a row (as chosen by you and shown in your policy schedule) or longer.
 - You're having building work at your home costing more than £75,000.
- Make sure your home is kept in a good state of repair or you could find that damage is caused as a result of wear and tear. This is 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, call us or go online. 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 annually or monthly by Direct Debit.



When does the cover start and end?

Your cover lasts for 12 months. The start and end dates will be shown in your policy schedule. Near the end of each insurance year, we will write to you about your policy.



How do I cancel the contract?

You can cancel your policy online at any time or by calling or writing to us.

If you cancel within 14 days of the start date or the renewal date of your policy, or within 14 days of receiving your documents – whichever is later, you'll receive a full refund of the premium you've paid. If you've made a claim on the policy or you don't want to cancel back to the start date or renewal date, you'll need to pay for the number of days you've had cover for.

If you cancel after the 14 days, you'll need to pay for the number of days you've had cover for. A cancellation fee will apply. For further information, please see your policy booklet and policy schedule.