

Policy excesses

- You will be responsible for the first £100 of each and every loss for claims made under the buildings and contents sections.
- Subsidence, landslip and heave £1,000.
- In return for a discount you may wish to increase the policy excess by £100 or £250.

Customer service

Demands and needs

Cover under GE Money Home Insure will be tailored to the specific buildings and/or contents requirements that you have declared during the quotation process and within the supporting declaration. This insurance will be accepted under a binding authority from a single insurer, bespoke to GE Money, whereby underwriting authority has been granted by certain underwriters at Lloyd's to HLIS. The insurer meets with Heath Lambert Insurance Services standards and security requirements.

In accepting this risk we have at all times, taken into account our obligation to act in your best interest. The levels of cover provided by GE Money Home Insure are in line with that currently available within the general insurance market.

In return for payment of the premium, we agree to insure you subject to the terms and conditions contained in or endorsed on the GE Money Home Insure policy. GE Money Home Insure meets the demands and needs of a householder who wishes to have financial protection against loss or damage to their property, and/or the contents contained within, from a wide range of insurable perils. These include (but not restricted to) fire, flood, storm, theft, escape of water, subsidence, landslip and heave and legal liability.

If you require cover for accidental damage to your property or if you need cover for valuables and personal belongings outside the home, you should make sure that this is included within the GE Money Home Insure quotation and schedule.

GE Money Home Insure is not suitable for someone who wants a maintenance contract for repairs arising from normal wear and tear or ageing of the property or its contents.

Upon your acceptance, the policy wording, the schedule and any endorsements will form a legally binding contract of insurance between you and us. The contract does not give, or intend to give, rights to anyone else. No-one else has the right to enforce any part of this contract. We may cancel or change any part of the contract without obtaining further permission.

Applicable law

You are free to choose the law applicable to the insurance contract. Unless specifically agreed to the contrary, GE Money Home Insure shall be subject to English Law.

Notice

Insurers and their agents share information with each other to prevent fraudulent claims and to assess whether to offer insurance (including the terms) via the Claims and Underwriting Exchange Register, operated by Insurance Database Services Limited. A list of the participants is available upon request. In dealing with your application this register may be searched. In the

event of a claim the information you have supplied, together with other information relating to the claim, may be put on the register and made available to participants.

Data protection

We are registered under the Data Protection Act 1998, ensuring all personal data is held and processed in accordance with the Act. Your personal data will be used for the purpose of quoting and providing the insurance contract you require. We may need to disclose this data to insurers and third party service providers for the purpose of fulfilling our contractual obligations.

Cooling-off period

It is a requirement that you are provided with certain information before you make your decision to enter this contract. We trust that you are happy with the level of cover provided by GE Money Home Insure. However, you have the right to cancel GE Money Home Insure from the inception date without giving any reasons, providing your instruction is submitted within 30 days of receiving the policy.

In this event please return the documents to HLIS who will refund your premium in full. This refund is subject to no incidents having occurred, which give rise to a claim.

Cancellation period

Once the 30 day cooling-off period has expired, you may cancel cover at any time by providing HLIS with written notice. Providing no incidents have occurred which give rise to a claim, a refund of any premiums paid will be calculated from receipt of this notice, on a pro rata basis.

Home Insure may also be cancelled by HLIS issuing you 10 days notice in writing, which will be sent to the address shown in the schedule. Providing no incidents have occurred which give rise to a claim, a refund of any premiums paid will be calculated from receipt of this notice, on a pro rata basis.

Important notice

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. However, if you wish to make a complaint relating to GE Money Home Insure then please write to the Managing Director, Heath Lambert Insurance Services, 13 Piries Place, Horsham, West Sussex RH12 1EH. Please quote your policy number and/or mortgage account number and/or claims reference number in all correspondence to enable the matter to be dealt with speedily.

Should you remain dissatisfied, you should refer the matter to the Manager Lloyd's Complaints Department, 1 Lime Street, London EC3M 7HA. Telephone 020 7327 5693.

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone 0845 080 1800.

Underwriters at Lloyd's are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if Lloyd's cannot meet its obligations.

Further information about the compensation scheme is available from the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 7th Floor, Lloyd's Chambers, Portsooken Street, London E1 8BN. Telephone 020 7892 7300.



GE Money
Home Lending

keyfacts®

Home Insure

Protect your home with buildings & contents insurance from GE Money



Welcome to GE Money Home Insure

A home insurance product which offers GE Money customers the opportunity to purchase a tailored buildings and/or contents policy, that provides cover at a competitive price.

Look at the benefits

Dedicated team

In order that you are guaranteed prompt and efficient service, a dedicated insurance team is on hand to offer you service and support.

Sales - **0845 001 1014** Customer services - **0845 001 1015** Claims - **0845 001 1016**

Office opening hours are Monday to Friday 9am to 8pm and Saturdays 9am to noon excluding Bank Holidays. Calls may be recorded and monitored.

The sales and administration of GE Money Home Insure are undertaken by Heath Lambert Insurance Services (HLIS), which is a trading name of Heath Lambert Limited. The policy is underwritten by certain underwriters at Lloyd's of London, United Kingdom. Heath Lambert Limited and underwriters at Lloyd's are authorised and regulated by the Financial Services Authority.

HLIS can be contacted at Norfolk House, 32-40 North Street, Horsham, West Sussex RH12 1RZ. You can check our details on the FSA website, www.fsa.gov.uk/register or by calling 0845 6061234.

If you require this document in another format, such as braille or large print, please call 0845 001 1015.

Simple to arrange cover

There is no complicated proposal form to complete. A member of GE Money Home Insure's specialist insurance team will discuss your insurance needs with you and ensure that we provide a quotation in accordance with your specific requirements.

Renewals

Your GE Money Home Insure policy is valid for a 12 month period from the inception date (as shown on the schedule). Annually, your renewal will be invited in writing, at least 21 days prior to the expiry of the policy period. You will be advised of your renewal premium and the alternative payment methods available to you. However, where payment is already being made by Direct Debit, cover will continue at the terms invited unless, prior to renewal date, you inform us otherwise or your Direct Debit mandate is cancelled.

Inflation protection

Naturally GE Money Home Insure is inflation protected to keep your insurance cover up to date. Your building sum insured will reflect the rebuilding cost up to a maximum limit of £500,000. This is determined by the risk post code, property type, age of construction and number of bedrooms thus avoiding the application of average in the event of under insurance. Your re-building costs will be index-linked each year in accordance with data provided by The Royal Institute of Chartered Surveyors. Your contents sum insured will be adjusted annually in line with the changes in the Government Consumer Durables Index.

Easy payment scheme

GE Money Home Insure offers an interest free Direct Debit facility. This allows you to pay your annual premium in 12 monthly instalments at no extra charge. The GE Money Home Insure automated sign up procedure enables you to provide your banking details over the phone without

the need to complete a Direct Debit mandate. Alternative payment facilities are also available. The annual premium and the amount of Insurance Premium Tax are shown in your schedule. Other taxes or costs, or both, may exist in relation to the products and services offered by us which are not paid through, nor imposed, by us.

A streamlined service

GE Money Home Insure's specialist claims staff will provide you with the initial advice required to help you make your claim, without the need to complete a claim form. They will keep you up to date throughout the claims handling process. For peace of mind all our policies offer a 24-hour claims helpline service on 0845 001 1016.

24 hour home emergency and legal advice services are automatically provided with GE Money Home Insure.

What is covered?

Your buildings (if selected)

Includes the private dwelling, it's outbuildings, garages, swimming pools, terraces, walls and fixed fuel tanks.

Your contents and personal belongings (if selected)

Includes your household goods and appliances, valuables and personal belongings, fixtures and fittings (other than those that are permanently affixed in the buildings). Cover applies to the contents in your home or in other buildings where you or a member of your family are staying, or working within the United Kingdom. In addition, cover is automatically provided free of charge for your personal belongings (up to 10% of your contents sum insured with a single article limit of £1,500) within the United Kingdom with a 60 day world-wide cover extension.

What are you insured against?

Some important facts about your buildings and contents insurance are summarised below. This summary does not describe all the terms and conditions of your policy. Once cover has been incepted, a policy wording will be forwarded to you, together with your schedule. Please take time to read the policy document to make sure you understand the cover it provides. In the interim period, a full copy of the GE Money Home Insure wording is available from HLIS upon request.

Optional extras

- Accidental damage cover to both buildings and contents can be purchased.
- Ability to increase your sum insured for valuables and personal belongings and also extend the level of pedal cycle cover to provide cover away from the home.
- Ability to purchase legal expenses protection.

What are the limits of cover?

Buildings The rebuild value up to £500,000 (Section one: Buildings - settling claims page 15).

Contents The sum insured based on replacement as new, as selected by you, up to a limit of £75,000 (Section two: Contents - settling claims page 23). Larger amounts of cover can be arranged upon request.

Valuables within contents (gold, silver, gold & silver plated articles, jewellery & furs) Up to £7,000 in total with a single item limit of £2,500 within the home (Definitions Contents page 5).

MAIN RISKS	BUILDINGS (Section 1 of policy wording)		CONTENTS (Section 2 of policy wording)		VALUABLES & PERSONAL BELONGINGS (Section 3 of policy wording)	
	Covered	Location in policy wording	Covered	Location in policy wording	Covered	Location in policy wording
Fire, smoke, lightning, explosion or earthquake	✓	Insured event 1	✓	Insured event 1	✓	Pages 24-25
Storm or flood	✓	Insured event 2	✓	Insured event 2	✓	Pages 24-25
Escape of water or oil	✓	Insured event 3	✓	Insured event 3	✓	Pages 24-25
Theft or attempted theft	✓	Insured event 5	✓	Insured event 5	✓	Pages 24-25
Impact by aircraft or vehicles	✓	Insured event 6	✓	Insured event 6	✓	Pages 24-25
Riot, violent disorder, strike, labour disturbance, civil commotion or malicious acts	✓	Insured event 7	✓	Insured event 7	✓	Pages 24-25
Subsidence, landslip or heave	✓	Insured event 8	✓	Insured event 8		
Damage caused by falling trees, telegraph poles, aerials etc	✓	Insured event 9 & 10	✓	Insured event 9 & 10	✓	Pages 24-25
Breakage of glass and sanitary fixtures	✓	Page 12 a)				
Legal liabilities to others arising from your ownership or occupation of your home	✓	Liability (as owner) Page 13	✓	Liability (as owner/ occupier) Page 20-21		
Accidental damage to pipes and underground cables	✓	Page 12 b)				
Temporary accommodation costs	✓	Page 12 c) up to £12,500	✓	Page 18 d) up to £12,500		
The cost of replacing and fitting locks	✓	Page 12 g) up to £500	✓	Page 18 f) up to £500		
Pedal cycles within the home up to £500 per pedal cycle			✓	Page 5 definitions contents		
Accidental damage to tv and audio equipment			✓	Page 17 a)		
Fatal injury to the insured person(s)			✓	Page 18 e)		
Freezer contents			✓	Page 25 Section 4 unlimited		
Personal belongings (up to 10% of your contents sum insured with a single item limit of £1,500)					✓	Pages 24-25
Mobile phones £250 per claim					✓	Page 24
Money and credit cards £500 per claim					✓	Page 26 section 5