



Policy number 25046162856

Call: 0330 678 5111

For Text Phone first dial 18001

Mon to Fri: 8am - 8pm, Sat: 9am - 5pm,
Sun: 10am - 4pm, Bank holidays: 9am - 5pm

Date: 03 June 2024


Mr N Lancaster
11 HORSEGUARDS DRIVE
MAIDENHEAD
SL6 1XL

We've updated your LV= home insurance

Hi Nigel

Thanks for getting in touch with us - we've updated your insurance.

This price is based on the details you've given us. And just so you know, next year's price could be higher or lower, depending on any changes to your own circumstances or our rates.

Product	Cover	Full year's price*	Price
 11 HORSEGUARDS DRIVE	Buildings and Contents 20 June 2024 to 16 December 2024	£575.16	£217.74

* This is not your renewal price but an indication of how much the cover would be for a full year based on the information you've given us.

Visit [LV.com/homeprice](https://www.lv.com/homeprice) for information about what can affect your premiums

Next steps

- Check all the information, and let us know if anything is incorrect;

Thanks

The LV= Team

Total price:

£217.74

Includes:

- Insurance premium tax
- Any optional extras you've chosen

Includes discount for:

- ✓ Another LV= policy





Find out how we use personal information at [LV.com/Gldata](https://www.lv.com/Gldata).

You can get this document from us in braille, large print or in an audio format by contacting us. You can also receive your documents by either email or post – for more information please get in touch. Calls will be recorded.

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Your personal details
 Policy number 25046162856
 Make a change: 0330 678 5111
 New home claim: 0330 678 5555

Nigel - your policy at a glance

The following documents make up your contract of insurance, please read them all:

- ✓ Your personal details
- ✓ Your cover and limits
- ✓ Our terms and conditions - this includes definitions of some of the common terms used in this document. You'll also find general exceptions and conditions that are in addition to those shown here under each heading.

Please read everything that makes up your contract as one document. Is all this information correct? If not, please let us know straight away so we can get it right - if you don't, we may reject any claim or reduce the payments we make and in some circumstances we may cancel or avoid your policy (treat it as if it never existed).

Please check through your documents to make sure you're happy with the level of cover you've selected, and double check your excesses as they may have changed. Please also check that you don't have any of the same cover with another provider.



Home

Address	Cover	Optional extras	Additional items	Excesses
11 HORSEGUARDS DRIVE SL6 1XL Covered between 20 June 2024 and 16 December 2024	Buildings up to £1m Contents Up to: £100000	None chosen	Valuables cover: Total cover £11583	Subsidence: £1000 Escape of water or flood: £500 All other claims: £500 (you can change this amount - minimum £100)

Your personal details

Is all this information correct? If not, please let us know straight away so we can get it right.

Nigel Lancaster - 20 April 1945

- M: 07856738509
- Married
- Resident in the UK for 3 or more years
- Home owner
- Self-employed - Proprietor
- nigel@msgltd.uk
- Anyone named on the policy or living at the property, does not have any unspent criminal convictions.

Claims in the last 5 years

- None

Catherine Lancaster - 30 August 1942

- Joint policyholder for the property
- Retired





Your property details

Is all this information correct? If not, please let us know straight away so we can get it right.

- Your main home for you and your family - 2 adults
- Occupied (daytime or evenings)
- You have lived at this property for 5 or more years
- Built between 1990 and 1999
- Built with brick walls and a tile roof
- Property in a good condition
- As far as you're aware, has never flooded, and was not in an Environment Agency flood warning area when you took out the policy
- Domestic use (includes working from home with no business visitors)
- Owned by you
- Semi-detached house with 4 bedrooms and 3 bathrooms
- Not a listed building
- None of the roof is flat
- Has not suffered from or shown signs of subsidence, landslip or heave

Included as standard

- ✓ Buildings up to £1m
- ✓ Contents up to £100,000
- ✓ Standard accidental damage

You've included

- ✓ Personal belongings and valuables (each worth more than £2,000.00):

Item	Where covered	Value
Audemar Piguet Watch	In the home	£9083
Carriage Clock	In the home	£2500

You've not included

- ✗ Full accidental damage
- ✗ Personal belongings taken away from the home (each item worth £2,000.00 or less)
- ✗ Bicycles used away from home (each worth £1,000.00 or less)

Optional extras you've not chosen

- ✗ Home legal expenses
- ✗ Home Emergency





What happens if my policy is cancelled or changed? (this charge is in addition to any costs for making the change)

We'll make a charge to cover our costs if:

You cancel your policy: £25

Within 14 days of receiving your documents - we'll refund any money you've paid less a charge for the cover you've had – a refund will still be paid if you've made a claim. If you cancel before your policy starts no charges will be made. After 14 days, we'll refund any money you've paid less a charge of any cover you've had and a cancellation charge of £25 - a refund will not be paid if you've made a claim.





Your cover and limits

Nigel, these are the policy limits, cover and exclusions for your insurance. To see the changeable options please see your personal details section, all other covers are provided as standard.



Home

Policy limits

Buildings	up to £1m	Contents	Up to £100,000
Alternative accommodation	£50,000	Public liability	£5m
Trace and access	£5,000	Business equipment	£15,000
Plants in the garden	£2,500	Contents in the garden	£2,500
Fatal injury	£5,000	Tenants cover	£10,000
Title deeds	Included**	Downloaded information	Included**
Money and credit cards	£500	Temporary removal	£5,000
Visitors belongings	£1,000	Contents in a nursing home	£5,000
Contents at university/college	£5,000	Employer's liability	£10m
Frozen food	£1,000		

**Included up to the contents sum insured

Additional items

Valuables (each item worth more than £2,000)	£11,583
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Wear and tear

Wear and tear - nothing stays new forever, home appliances break down, curtains fade in the sun and after a while, parts of the building can deteriorate too such as roof tiles or pipes. Our policy doesn't cover any wear and tear.

Cover and exclusions

We'll provide the following cover for any loss or damage to your buildings and contents due to the causes below, up to the limit of cover shown in your policy limits table.

- ✓ **Fire** (including resultant smoke damage), **lightning, explosion** or **earthquake**.
- ✓ **Subsidence** or **Heave** of the site on which the building stands or **Landslip**.
 - ✗ Damage if the main structure of your home or outbuildings are not damaged at the same time, by the same cause.
 - ✗ Damage as a result of coastal or river erosion.
 - ✗ Damage where compensation has been given under a contract, legislation or guarantee.
 - ✗ Damage during demolition, structural alteration or repair work.
 - ✗ Damage to solid floors and non-load bearing walls unless the foundations beneath the exterior walls of your home are damaged at the same time by the same cause.
 - ✗ Damage caused by bedding down or settlement.
 - ✗ Damage caused by poor workmanship or design, or faulty material, including inadequate construction of foundations.





Cover and exclusions

- ✗ Damage caused by not following best building practice at the time of design or construction.
- ✓ **Water or oil leaking** from any fixed tank, domestic appliance or pipe.
- ✓ Loss of metered water or oil.
 - ✗ Subsidence, heave or landslip caused by escaping water, this damage may be covered under the section 'Subsidence or Heave of the site on which the building stands or Landslip'.
 - ✗ Damage to the tank, appliance or pipe itself, unless caused by freezing.
 - ✗ Damage caused by failure, wear and tear or lack of grouting or sealant.
 - ✗ Loss or damage after your home has been unoccupied for more than 60 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week.
- ✓ **Theft or attempted theft**
 - ✗ Whilst paying guests or tenants are staying in your home, unless force and violence is used to break into your home (and your personal details show we've agreed to this cover).
 - ✗ After your home has been unoccupied for more than 60 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week.
- ✓ **Damage caused by storm or flood**
 - ✗ Loss or damage to gates or fences.
 - ✗ The cost of the removal of a tree or branch, unless its fall has caused damage to the building itself.
- ✓ **Vandalism** - including riot, civil unrest, strikes, labour or political disturbances.
 - ✗ After your home has been unoccupied for more than 60 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week.
- ✓ **Impact** - by animal, falling tree or branch, road vehicle, train, aircraft or other flying objects (including items dropped from them), television or falling aerials, satellite dishes and their fittings.
 - ✗ Damage to gates or fences by falling trees or branches.
 - ✗ Damage by domestic pets.
 - ✗ The cost of removal of the tree or branch, unless its fall has caused damage to the building itself.
- ✓ **Selling your home** - we'll continue to cover your home for loss or damage covered by this insurance until the completion of the sale.
- ✓ If we're insuring your new home, we'll cover your new property for up to 90 days from exchange date, or the date your offer is accepted in Scotland.
 - ✗ After your home has been unoccupied for more than 60 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week.
 - ✗ Loss or damage if the property is insured with another insurer.
 - ✗ Loss or damage after the sale of your home has been completed.
- ✓ **Moving home**
 - ✓ We'll pay for accidental loss or damage while your contents are being moved to your new permanent home that we're insuring – including while temporarily stored by a storage company for up to 14 days.
 - ✗ Loss or damage if you're not using a professional removals firm.
 - ✗ Loss or damage to china, glass and brittle items unless these have been packed by professional packers.

Accidental damage

- ✓ To fixed glass including windows, bathroom suites, solar panels and hobs that are part of the buildings.
- ✓ Any mirrors, glass or ceramic tops that form part of the furniture in your home.
- ✓ To home entertainment equipment while in your home.
 - ✗ Damage caused by paying guests or tenants (unless your personal details show we've agreed to this cover).
 - ✗ Damage after your home has been unoccupied for more than 60 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week.
 - ✗ Damage to computer software or downloaded information.
 - ✗ Damage to your home entertainment equipment, including smart devices, caused by cyber attack.





Cover and exclusions

- ✗ Damage caused by water or oil leaking from any fixed tank, domestic appliance or pipe.
- ✗ The cost of maintenance or normal redecoration.
- ✗ Damage caused during demolition, structural alterations or repairs.
- ✗ Loss or damage shown as not insured in these cover and limits.
- ✗ Damage to hand held game consoles, digital and video cameras, mobile and smart phones, hand held multi-media players such as MP3/4 players.
- ✓ **Accidental damage to underground drains/pipes**
- ✓ For cables, underground pipes and drains (and their inspection covers) that provide services to and from your home.
- ✓ The reasonable cost of breaking into and repairing an underground pipe to clear a blockage between the main sewer and your home if normal methods of unblocking have been unsuccessful.
- ✓ **Unavoidable damage** - caused by the emergency services when accessing your home or garden as a result of an emergency involving you or your family.
- ✓ **Trace and access** - see the 'policy limits' table for the amount we'll pay up to towards the cost to remove and replace any part of the building to find the source of a water or oil leak from any fixed tank, appliance or pipe causing damage.
- ✗ The cost to repair the tank, appliance or pipe itself.
- ✓ **Alternative accommodation** - see the 'policy limits' table for the amount we'll pay up to while your home is unfit to live in due to loss or damage covered under buildings for:
 - the additional cost of suitable accommodation for you, your family and your domestic pets, or
 - rent you're legally responsible for under your tenancy whilst the property is being repaired to be habitable again.
 - unrecoverable rent you would have received but have lost, including ground rent.
 - storage costs for the time it takes to repair your home.
- ✓ **Loss of keys** - we'll pay the reasonable costs to replace and fit locks to the external doors of your home, and alarms and safes, if your keys are lost or stolen.
- ✓ **Plants in the garden** - see the 'policy limits' table for the amount we'll pay up to for loss or damage to hedges, trees, shrubs, plants and lawns within the boundaries of your home.
- ✗ Damage by a storm or flood, escape of oil or water, subsidence and accidental damage.
- ✗ Impact by falling trees or branches.
- ✗ Loss or damage shown as not insured in these cover and limits.
- ✓ **Contents in the garden** - see the 'policy limits' table for the amount we'll pay up to for loss or damage to contents within the boundaries of your home.
- ✗ Damage by storm, water or oil leaking, subsidence and accidental damage.
- ✗ Loss or damage to hedges, trees, shrubs, plants or lawns.
- ✗ Loss or damage after your home has been unoccupied for more than 60 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week.
- ✗ Loss or damage shown as not insured in these cover and limits.
- ✓ **Fatal injury** - see the 'policy limits' table for the amount we'll pay if you or a family member die within 12 months as a direct result of an injury caused by fire or violence by intruder(s) in your home.
- ✓ **Special events** - we'll increase your contents limit of cover by 10% during religious festivals or special events, for one month before and after, for purchases made for these events whilst insured.
- ✓ **Frozen food** - see the 'policy limits' table for the amount we'll pay up to for the reasonable replacement of the contents of your fridge or freezer, caused by a breakdown, power cut or a blown fuse.
- ✓ **Valuables** - see the 'policy limits' table for the amount we'll pay up to for the valuables within your home.
- ✓ **Title deeds** - see the 'policy limits' table for the amount we'll pay up to for loss or damage covered by this insurance to replace the title deeds of your home while they're in safekeeping with your bank, mortgage lender, solicitor or in your home.
- ✓ **Tenant's cover** - see the 'policy limits' table for the loss or damage covered by this insurance to any fixtures and fittings you've installed or are legally responsible for as part of your tenancy.
- ✓ **Money and credit cards** - see the 'policy limits' table. We'll pay for the accidental loss or theft of money from your home or the unauthorised use of a charge, credit or debit card if they were stolen from your home (unless the





Cover and exclusions

Insurance conditions on your personal details show any different). You must report it to the police and card issuer within 24hrs.

- ✗ A member of your family or domestic employee is involved.
- ✗ You cannot claim for more than the policy limit in any one insurance year.
- ✗ Cryptoassets for example Bitcoin are not covered under this policy in or away from home.
- ✓ **Downloaded information** - see the 'policy limits' table. We'll provide cover for the information you've bought and stored on your home computer, smart device or mobile phone if this is lost or damaged.
 - ✗ The cost of remaking a file, tape or disc.
 - ✗ Rewriting the information.
 - ✗ Accidental damage.
 - ✗ Loss or damage shown as not insured in these cover and limits.
 - ✗ Loss or damage caused directly or indirectly by any cyber attack.
- ✓ **Visitors belongings** - see the 'policy limits' table for the amount we'll pay up to for loss or damage to your visitors personal belongings, for the causes listed above, whilst they stay with you.
 - ✗ Accidental damage.
 - ✗ Loss or damage to your paying guests belongings.
 - ✗ Any amount over £500 for your visitors money.
- ✓ **Temporary removal** - see the 'policy limits' table for the amount we'll pay up to, to cover loss or damage to your contents, for the causes listed above, whilst temporarily removed from your home, but still in the UK, when in the following:
 - a private home where someone is living or building where you or a member of your family work
 - a bank or safe deposit
 - any business premises for making up, alteration, renovation, repair, cleaning, dyeing or valuation.
 - ✗ Loss or damage to contents taken from your home to sell or exhibit.
 - ✗ Accidental damage.
 - ✗ Loss or damage to money or business equipment.
 - ✗ Loss or damage to bicycles.
 - ✗ Theft or attempted theft unless violence and force is used to remove the contents from the temporary location.
 - ✗ Loss or damage to contents temporarily removed from your home to go to university, college or boarding school.
- ✓ **Contents at university/college** - see the 'policy limits' table for the amount we'll pay up to, to cover loss or damage to your contents, for the causes listed above, whilst being kept in student accommodation or any building in which you or your family study within the UK.
 - ✗ Loss or damage to contents taken from your home to sell or exhibit.
 - ✗ Accidental damage.
 - ✗ Loss or damage to money or business equipment.
 - ✗ Loss or damage to bicycles.
 - ✗ Theft or attempted theft unless violence and/or force is used to remove the contents from a building.
- ✓ **Contents in a nursing home** - see the 'policy limits' table for the amount we'll pay up to, to cover loss or damage to contents belonging to you, your spouse, partner or parents (including parents-in-law) whilst kept in a nursing home, for the causes listed above, as long as they lived in your home immediately before going into the nursing home.
 - ✗ Accidental damage.
 - ✗ Loss or theft of money.
 - ✗ Loss, damage or theft of valuables.
 - ✗ Theft or attempted theft unless violence and force is used to remove the contents from a building.

Public liability

- ✓ See the 'policy limits' table for the amount we'll pay up to for any claim per incident, including claimants' costs and expenses. We may also pay other costs and expenses incurred with our prior permission, within this limit.
- ✓ If following an accident someone dies, is injured, falls ill or has their property damaged anywhere in the world, we'll cover the legal liability of you or your family as:





Cover and exclusions

- occupiers of your home.
- private individuals.
- the owner of the building and its land.
- under section 3 of the Defective Premises Act 1972 or the Defective Premises Northern Ireland Order 1975 for any home you have previously owned, but not for more than 7 years after the insurance has ended or been cancelled.

There is no cover for liability arising from:

- ✗ Pollution or contamination unless its caused by oil leaking from a fixed heating installation in your home.
- ✗ The death, bodily injury or illness of you or a member of your family or domestic employees.
- ✗ The passing on of an infectious disease or virus.
- ✗ Loss or damage to any property you or a family member own or are responsible for.
- ✗ An agreement you have with another party.
- ✗ Any professional, occupational, business or trade activities.
- ✗ The ownership or occupation of any other premises.
- ✗ The ownership or use of any aircraft, motor vehicle (including motor cycles, quad bikes and motorised scooters), horse drawn vehicle, ship, vessel or craft and their accessories.
- ✗ Death, injury or damage caused by a drone if not flown in accordance with legislation or the code of practice set out by The Civil Aviation Authority.
- ✗ Death, injury or damage caused by a hover board, Segway or motorised scooter under your control used on a road, public footpath or pavement.
- ✗ Injury or damage caused by any animal, other than horses and domestic pets.
- ✗ Injury or damage caused by any dog which is designated dangerous or allowed to be dangerously out of control under the Dangerous Dogs Act.

Also:

- ✗ The cost of putting right any fault or alleged fault which, if not put right, may cause accidental bodily injury or disease or accidental loss of or damage to property.
- ✗ Any liability covered by any other insurance.
- ✓ **Employer's liability** - see the 'policy limits' table for the amount we'll pay up to for any claim per incident, if following an accident your domestic employee dies, is injured, or falls ill whilst being employed by you and you're found legally liable. This includes claimants' costs and expenses. We may also pay other costs and expenses incurred with our prior permission, within this limit. This cover applies anywhere in the world, as long as you entered the contract of employment with the employee in the UK.

