

# C&G intermediary Home Insurance guide



## C&G intermediary payments

- £25 for every C&G buildings policy
- £25 for every C&G contents policy

## Home insurance discounts

|          |            |   |
|----------|------------|---|
| Discount | <b>20%</b> | Two/three claim-free years with previous insurer* |
|          | <b>30%</b> | Four/five claim-free years with previous insurer* |
|          | <b>35%</b> | Six claim-free years with previous insurer*       |
|          | <b>10%</b> | Working intruder alarm on contents cover*         |
|          | <b>12%</b> | Buildings and contents cover taken*               |
|          | <b>10%</b> | Introductory discount on buildings cover*         |

\*Discounts are applied consecutively and minimum premiums apply.

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IF YOU DO NOT HAVE THE RELEVANT PROFESSIONAL EXPERIENCE, YOU SHOULD NOT RELY ON THIS INFORMATION.  
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[cheltglos-intermediaries.co.uk](http://cheltglos-intermediaries.co.uk)

 Lloyds TSB | Insurance

**C&G**  
for intermediaries

built around you

# Excellent no-claims discounts available – which can also be protected

## Quality cover from Lloyds TSB General Insurance

### Good service your customers can rely on in a crisis

Lloyds TSB General Insurance has specialist teams who support customers through the claims process to make sure that the insurer delivers on its promises and meets the customer's needs at what can be a very difficult time. This makes each customer's journey back to normal after a claim as smooth as possible.

## Home insurance options

### Buildings and contents

- Standard or with accidental damage
- Unlimited overall sum insured<sup>†</sup> – no need to worry about being underinsured
- Contents cover available for tied-to-lease properties

### Discounts

When quoting, use the best figures for the customer, eg if the customer is taking combined buildings and contents and has not claimed on their buildings for two years, but has not claimed on their contents for 10 years, use 10 years to calculate the premium.

### The benefits of Home Insurance for C&G mortgages

- 24-hour home emergency and legal helplines
- No interest charged when paying by monthly direct debit. First payment will be taken approximately 14 days after completion, see policy booklet for full details
- The accidental damage cover option covers loss or damage caused by domestic pets, chewing, scratching, tearing or fouling. It also offers additional cover for any accidents caused by the insured, their family or visitors; for example, putting their foot through the ceiling, paint spills on carpets and broken ornaments.

<sup>†</sup>Subject to some internal limits for certain types of claim – please see below.

| Standard buildings cover features   | Sum Insured   |
|---|---------------|
| Cover includes: fire, theft, flood, storm, smoke, explosion, lightning, earthquake, impact, malicious damage and subsidence | Unlimited     |
| Escape of water - eg radiator leaks, boiler, washing machine, dishwasher  | Unlimited     |
| Accidental breakage of ceramic hobs, fixed glass and sanitary ware, accidental damage to services                           | Unlimited     |
| Alternative accommodation   | Up to £15,000 |
| Extra expenses – eg architects, surveyors, legal fees, clearing debris, demolition of buildings, making them safe etc       | Unlimited     |
| Cover between exchange of contracts and completion  | Unlimited     |

| Standard contents cover features   | Sum Insured  |
|--|--|
| Cover includes: fire, theft, flood, storm, smoke, explosion, lightning, earthquake, impact, malicious damage and subsidence.<br>Cover is on a new-for-old basis        | Unlimited  |
| Accidental damage to TVs, videos, personal computers, aerials or satellite dishes within or fixed to the home, fixed glass, mirrors, glass in shelves and ceramic hobs | Unlimited  |
| Extended contents<br>(cover away from the home for personal possessions)   | Up to £3,000 per item/<br>£5,000 per event   |
| High-risk valuables cover  | £10,000 (cover can be increased to £20,000 if required) single article limit of £3,000 |
| Pedal cycle cover  | Up to £500 per cycle/<br>£1,000 per year   |
| Freezer contents   | Up to £500   |
| Lock replacement for external doors, safes and alarms  | Up to £500   |
| Property in the open – eg garden furniture, BBQ, trampoline  | Up to £500   |
| Loss of metered water  | Up to £1,000   |
| Alternative accommodation  | Up to £10,000  |
| Legal fees to evict squatters  | Up to £10,000  |
| Money and credit cards   | Up to £500   |
| Replacement deeds and documents – eg birth certificates, passports, driving licences   | Up to £500   |
| Personal legal liability   | Up to £2,000,000   |
| Employer's legal liability   | Up to £10,000,000  |
| Fatal accident due to fire or assault in the home  | £5,000   |
| Office contents and equipment  | Up to £5,000   |
| Stock and trade samples  | Up to £500   |
| Legal expenses cover for: employment disputes, contract disputes, bodily injury, property protection, tax protection and legal defence                                 | Up to £50,000  |

**For additional information please see leaflet/policy summary on our website.**

Home Insurance is underwritten by Lloyds TSB General Insurance Limited.  
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CGP 6211 3/10

