

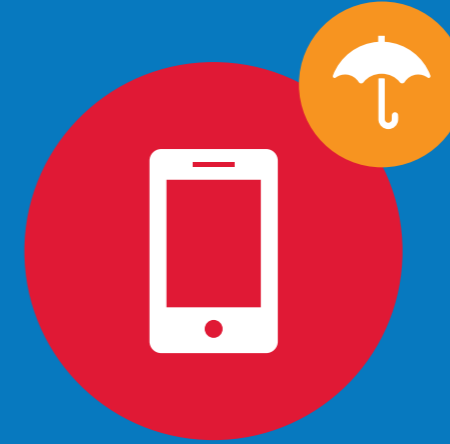
IS IT WORTH ME HAVING PERSONAL POSSESSIONS COVER?

How much would it cost you to replace the possessions you carry regularly if they were lost, damaged or stolen? Our checklist overleaf will help you work out their value and whether Personal Possessions Cover is right for you.

Personal Possessions Cover is underwritten by Legal & General Insurance Limited.

IT'S EASY TO GET IN TOUCH.

Please contact your intermediary for further details.



PERSONAL POSSESSIONS COVER.

Information for policy holders.

Personal Possessions Cover is underwritten by Legal & General Insurance Limited.
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KEYS?... CHECK. WALLET?... CHECK. PHONE?... MISSING!

There's a moment of panic when you realise a valuable possession has been lost, damaged or stolen. It's worse when you realise you're not insured. But with our Personal Possessions Cover underwritten by Should read Legal & General Insurance Limited, you've the peace of mind that your belongings are protected both at home and when you're out and about. Legal & General has over 90 years experience in providing insurance products, so you can relax knowing your valuables are in good hands.

PERSONAL POSSESSIONS UNCOVERED.

Next time you renew your home insurance policy, make sure you think about the possessions that you carry with you regularly. With the increase in popularity of gadgets such as smartphones, iPods, tablets and laptops – and also the value of the personal belongings you've built up over time – it's important to make sure that they're covered should you suffer loss, damage or theft when away from home.

WHAT IS PERSONAL POSSESSIONS COVER?

As well as insuring your home and contents, for an additional premium you can choose to extend your home insurance policy to include loss, damage and theft of your possessions anywhere in the UK – both in the home and away from it. You'll also get up to 60 days cover in any insurance year for the rest of the world.

WHAT IS COVERED UNDER OUR PERSONAL POSSESSIONS OPTIONS?

Unspecified personal property.

We'll cover clothing, personal belongings and valuables you normally wear or carry about with you such as handbags, watches, jewellery and glasses. You can select the cover limit you require up to £6,000. A single item limit of £1,500 will apply.

Personal money

We'll cover you for loss or theft of money including currency, travellers cheques and gift vouchers.

Specified articles

We'll protect you against loss, theft or damage to a specified item such as an engagement ring, wedding ring or designer watch.

Pedal cycles

This covers you for loss, theft or damage up to the value of £500 per pedal cycle. We may insure cycles worth more than the limit if you provide us with the make, model and frame number.

GIRL ABOUT TOWN



The contents of a handbag could easily add up to as much as £1,000 or more. With Personal Possessions we'll cover for loss, accidental damage or theft of items such as a mobile phone, tablet and perfume as well as the bag itself.

SPORTS FANATIC



We'll protect your sports equipment for accidental damage, loss or theft providing the item is not in use. Such items include rackets, golf clubs and fishing equipment.

SUN SEEKER



When you're out and about on your holidays our Personal Possessions Cover protects against loss, accidental damage or theft of personal items such as cameras, e-readers and personal money (available providing you select the personal property option).

PRECIOUS ITEMS



For items valued over £1,500 you can specify them on your policy to insure them against loss, theft or damage. You might have a high spec camera or engagement ring for example.

BIKING ENTHUSIAST



Many people use bikes as a form of transport for work. If you're unfortunate enough to have your bike stolen or it becomes damaged we'll cover you for specified pedal cycles up to a value of £2,000.



A policy excess of £100 will apply for each claim, further limitations and exclusions apply. Please ask your intermediary for a copy of the policy booklet and policy summary for full details.

This handy checklist helps you to work out the value of your belongings so you can decide whether adding Personal Possessions Cover to your home insurance policy is the right choice for you.

Note down the approximate replacement cost, if you or any member of the family permanently living with you, own any of the following items:

Handbag including all of its contents and cash within it	Value £
Wallet	Value £
Mobile phone	Value £
Laptop	Value £
Tablet	Value £
Watch	Value £
Other jewellery including wedding and engagement rings	Value £
Camera	Value £
Golf clubs	Value £
Other sports equipment	Value £
Bikes	Value £
OTHER (please specify)	Value £