

# POLICY SUMMARY.

This policy summary is a brief guide to your cover and exclusions. Further details can be found in your SmoothMove Policy Terms and Conditions. This forms part of your agreement with Legal & General and will be provided when you buy your Legal & General Mortgage Protection Plan.

SmoothMove is underwritten by Inter Partner Assistance, a wholly owned subsidiary of AXA Assistance and part of the worldwide AXA Group.

Legal & General working in association with:



## THE TYPE OF INSURANCE AND COVER PROVIDED BY THE PLAN

SmoothMove is automatically provided with all Legal & General mortgage protection plans at no extra cost. It is underwritten by Inter Partner Assistance, and provides a 24 hour rescue service on moving day, for emergencies such as car recovery, rescue removal van and hotel accommodation.

Inter Partner Assistance can continue to support you for up to three months following your move. In the event of a home emergency such as a burst pipe or damaged roof, they can arrange for immediate repairs by an approved contractor and reimburse you for hotel accommodation. Free legal advice is available to you on Inter Partner Assistance's helpline for the three month period if you need it.

## DURATION OF THE POLICY

The policy starts when you vacate your former home to begin the move to your new home. The policy ends three calendar months after you take up residence in your new home.

## ELIGIBILITY FOR THE PLAN

To qualify for SmoothMove, you must complete on the purchase of a property and maintain your premium payments on your Legal & General mortgage protection plan. Your SmoothMove cover will start on the day of your move.

## SIGNIFICANT FEATURES AND BENEFITS

- **Moving day:** From the moment you vacate your former property, you are covered for the following four emergencies:
  1. The removal van not turning up to move your possessions.
  2. Your vehicle breaking down or being involved in an accident on the way to your new home.
  3. Your household goods not being available at the new residence, for example the removal van fails to arrive, or household goods are lost in transit due to fire, theft or accidental damage.
  4. The Vendor or Tenant still occupying your new home due to unforeseen circumstances.

For any one move, you are covered up to the maximum value of £750 for any claims across events 1-4.

- **Once you have occupied your new property,** SmoothMove will cover you for up to three calendar months following your move, in the event of:

5. Damage to your new home due to a home emergency, where immediate emergency repairs or emergency hotel accommodation may be required.

Once you're moved in, you're covered up to a maximum value of £250.

6. Legal advice – a free 24hr legal advice helpline is available should you require help and guidance on any legal problem in connection with your new home.

## SIGNIFICANT EXCLUSIONS AND LIMITATIONS

- You won't be covered if your mortgage protection plan has not yet started.
- For any arrangements that haven't been pre-arranged or pre-approved by Inter Partner Assistance.
- On moving day, you won't be covered for any vehicles that aren't legally entitled to be on the road, or for any roadside labour costs exceeding one hour.
- If your costs are more than the benefit limits, you'll only be reimbursed up to the policy maximum.
  - Events 1-4, you're covered for a maximum of £750 for any one move.
  - Once you are moved in, you're covered for a maximum of £250 for event 5. For event 6, a free 24hr legal advice helpline is available. You're covered for these for the first three calendar months following your move.
- If you stop paying the premiums on your Legal & General mortgage protection plan, it will end. This means that the SmoothMove policy will also end and you'll no longer be entitled to any SmoothMove benefits.
- If you don't provide all the information Legal & General ask for when you set up your mortgage protection plan and if you make a claim within the first three months, the policy won't pay out and you won't be entitled to the cover provided by SmoothMove.

For more detailed information on the features, benefits, exclusions or limitations on this policy please see the policy terms and conditions.

## CANCELLATION RIGHTS

This policy is linked to your mortgage protection plan. If you cancel your Legal & General mortgage protection plan the SmoothMove policy will automatically be cancelled. Full details of how to cancel the Legal & General plan are shown in the Legal & General Key Features document.

## MAKING A CLAIM

To make a claim call the SmoothMove emergency helpline on:



**0845 758 1103\***

and please quote reference number 5201LG96.

This emergency number is available 24 hours a day, all year round. The moment your call is answered you'll be in the hands of an experienced team of coordinators to help solve your problem.

You will then be sent a claim form, which you will need to complete and submit, together with all original receipts and invoices, up to 31 calendar days following the event.

## HOW TO COMPLAIN

If you wish to complain about the product and service provided by this policy, please write to the Customer Relations and Complaints Manager at:



**Inter Partner Assistance**  
The Quadrangle, 106-118 Station Road  
Redhill, Surrey UK RH1 1PR

or call us on:



**0870 609 0023\***

\*Calls may be recorded and monitored. Call charges will vary.

If you're not happy with the way your complaint is handled, you can talk to the Financial Ombudsman Service at:



South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR



**0845 080 1800**



**complaint.info@financial-ombudsman.org.uk**

**www.financial-ombudsman.org.uk**

Making a complaint doesn't affect your legal rights.

## WHO REGULATES LEGAL & GENERAL?

Legal & General Assurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We are entered on their register under number 117659. You can check this at:



**www.fca.org.uk**

You can write to them or phone them at:



Financial Conduct Authority  
25 The North Colonnade  
Canary Wharf  
London  
E14 5HS



**0800 111 6768**



Inter Partner Assistance SA (IPA) is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. Inter Partner Assistance SA firm register number is 202664. You can check this on the Financial Services Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the Financial Conduct Authority on 0800 111 6768.

This insurance is governed by the laws of England and Wales.

## CONTACT LEGAL & GENERAL



0370 010 0480

Call charges will vary. We may record and monitor calls.



[www.legalandgeneral.com](http://www.legalandgeneral.com)

### Legal & General Assurance Society Limited

Registered in England No. 166055

**Registered office:** One Coleman Street, London EC2R 5AA

This is also our head office in the United Kingdom.

Legal & General are members of the Association of British Insurers.

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