

A photograph of two women in a home setting. One woman with short, curly reddish-brown hair and a black top is pointing at a large, ornate mirror on a dark green wall. The other woman with long blonde hair and a green and white striped shirt is looking at the mirror. The mirror reflects a room with wooden beams. A teal banner is in the top right corner.

HOME INSURANCE

Home insurance that fits

Discover how our partnership
with home insurance provider
LV= can help you protect
what matters most.



Principality

Building Society
Cymdeithas Adeiladu

Where home matters
principality.co.uk/homeinsurance



Why we've partnered with LV=

**What matters to you, matters to us – especially
when it comes to protecting the things you love.**

LV= shares our commitment to putting you and your home first. With over 7 million customers across the UK, they know exactly what it takes to get you back on your feet should you ever need to claim.



Go from curious to quote in
just five questions via the
LV= SmartQuote website



Call centres open 24/7 –
for the support you need,
when you need it



Committed to excellent
customer service – if you
like how we do things,
you'll love LV= too



Spread the cost with
interest-free monthly
payments



LIVERPOOL VICTORIA





Let's show your home some love

There's never been a better time to protect your home. At Principality, we've teamed up with LV= to bring you home insurance tailored around the cover you need for complete peace of mind.

**Choose from our Silver and Gold options
to protect what matters most to you:**

Silver cover

Our Defaqto 3 Star rated Silver cover insures your property against incidents such as fire, flood, extreme weather, subsidence, escape of water and theft. With the option to cover your property, contents or both.



Gold cover

The most comprehensive level of protection we offer. Our Defaqto 5 Star rated Gold cover includes a whole range of additional extras as standard – from full accidental damage cover to insuring your contents away from home.



Buildings cover

| | Silver Buildings cover | Gold Buildings cover |
|--|--|--|
| Sum insured | £1 million | £1 million |
| Full accidental damage | Optional | Included up to sum insured |
| Alternative accommodation | £25,000 | £50,000 |
| Trace and access | No cover | £5,000 |
| Loss of keys | £750 | Included up to sum insured |
| Settling claims – matching sets / suites | 50% towards matching flooring, bathroom suite or kitchen 50% carpet in adjoining room | 50% towards matching flooring, bathroom suite or kitchen 50% carpet in adjoining room |
| Settling claims – repairs guaranteed | 12 months | 12 months |
| Unoccupancy rules | 60 days | 60 days |
| Liability to the public | £5 million | £5 million |



Contents cover

| | Silver Contents cover | Gold Contents cover |
|--|---|---|
| Sum insured | £60,000 as standard Optional increase to £80,000 | £60,000 as standard Optional increase to £80,000 |
| Full accidental damage | Optional | Included up to sum insured |
| Theft from outbuilding | £1,000 | Included up to sum insured |
| Valuables | £10,000 | £20,000 |
| Valuable single article limit | £2,500 | £2,500 |
| Bicycles within the home | Included up to sum insured | Included up to sum insured |
| Contents away from the home | No cover | £5,000 |
| Office at home | £5,000 | £15,000 |
| Student contents away from the home | £1,000 | £5,000 |
| Contents in a nursing home | £1,000 | £5,000 |
| Visitor effects | No cover | £1,000 |
| Christmas and Wedding gifts – Special events | 10% | 10% |
| Contents in the garden | No cover | £2,500 |

Optional cover

| | Silver Optional cover | Gold Optional cover |
|---|----------------------------------|----------------------------------|
| Unspecified bicycles | Minimum £500 Maximum £6,000 | Minimum £500 Maximum £6,000 |
| Specified bicycles | Up to maximum of £5,000 | Up to maximum of £10,000 |
| Unspecified personal possessions – items worth £1,500 or less | Minimum £1,000 Maximum £7,500 | Minimum £1,000 Maximum £7,500 |
| Specified personal possessions – items worth over £1,500 | Maximum £20,000 | Maximum £30,000 |
| Home emergency | Optional | Included |
| Home emergency limit of cover | £1,000 | £1,000 |
| Home legal expenses | Optional | Optional |
| Home legal expenses limit of cover | £100,000 | £100,000 |

Protect what matters most in just a few clicks

Unlike many insurers, you won't be asked lots of details about your home or the types of locks on your doors. Get your quote at [principality.co.uk/homeinsurance](https://www.principality.co.uk/homeinsurance), by calling one of our home insurance specialists on **0330 433 9805** or visiting your local branch.



ONLINE

Visit us at [principality.co.uk](https://www.principality.co.uk)
or on our social channels

   [@principalitybs](https://www.principality.co.uk)

for the latest updates,
including our opening hours.



CALL US

If you would like to get in touch
call us on **0330 433 9805*** or email
us at retailschub@principality.co.uk



VISIT

Visit [principality.co.uk/branch](https://www.principality.co.uk/branch)
to find your nearest branch
and for our service updates.

This leaflet is available in large print, Braille and audio
tape on request by calling 0330 333 4000*

- * To help us maintain our service and security standards, telephone calls may be monitored and recorded.

Principality Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, reference number 155998. Principality Building Society, Principality House, The Friary, Cardiff, CF10 3FA.

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