

Things you need to know if you had a combined buildings and contents quote.

Conditions of the Lloyds TSB £100 Home Solutions Insurance Challenge.

Eligibility.

1. This offer does not apply to you if you:
 - (i) hold a Lloyds TSB or Cheltenham & Gloucester branded insurance policy which is either a buildings, contents or combined buildings and contents policy.
 - (ii) make or have made a successful claim under our previous '£50 Challenge' offer, using a Lloyds TSB Home Solutions combined buildings and contents insurance quote obtained between 26 April and 30 September 2011 inclusive.
2. This offer only applies if you get a quote for Lloyds TSB Home Solutions combined buildings and contents insurance between 3 October 2011 and 31 March 2012 inclusive. Your quote must be for the same property as your existing buildings and contents policies. Only a quote is required and no purchase is necessary.
3. You must hold both buildings and contents insurance and have been with your existing provider(s) for at least three months at the time you get your Lloyds TSB Home Solutions quote. Your existing buildings and contents policies can be with different providers, but must be for the same property.

What you need to do.

4. **To be eligible to claim £100** you must be able to match Lloyds TSB Home Solutions on **all** of the following:
 - (i) **either** your existing buildings policy **or** your existing contents policy must have unlimited sums insured
 - (ii) your existing buildings and contents policies must **both** provide:
 - (a) guaranteed repairs when using provider approved tradesmen
 - (b) £100 or lower standard or compulsory excess (excluding subsidence) as set by your provider
 - (c) 24hr emergency helpline at no extra cost to get you assistance when emergencies happen in your home and you need tradesmen to come out to you

(iii) the premiums you pay for **both** your existing buildings and contents insurance policies when added together must be the same or lower than the total premium for combined buildings and contents cover contained in your Lloyds TSB Home Solutions quote.

5. You must make the claim within 60 calendar days of getting your Lloyds TSB Home Solutions quote.
6. To claim you must send copies of your Lloyds TSB Home Solutions quote document, your existing buildings and contents insurance policy schedule(s) and any other documents that may support your claim by post to:

Lloyds TSB Home Solutions Insurance Challenge, MLP, The Stables, Home Farm, Mere, Cheshire, WA16 0PX.

Original policy schedules should not be sent, only copies. We accept no responsibility or liability for documents lost in the post or not received. Copy documents will not be returned.

What we will do.

7. We'll check whether your claim is eligible using the documents you send to us and product information we get from an independent database. The documents and information you send us will only be used to validate your claim.

We'll write to you within 28 days of receiving your claim and all the supporting documents referred to above. If you are eligible to receive a payment we will send a cheque for £100. If you are not eligible, we'll explain the reasons why.

General conditions.

8. You can only claim under this offer once.
9. If your Lloyds TSB Home Solutions quote is in joint names, any payment will be made to the first person named on the quote only.
10. We can withdraw this offer at any time, but will pay any eligible claims received before the withdrawal of the offer.
11. This offer is provided by Lloyds TSB Insurance Services Limited, ('we', 'us') registered in England No. 968406, registered office: 25 Gresham Street, London EC2V 7HN. Authorised and regulated by the Financial Services Authority.

Things you need to know if you had either a buildings or contents quote.

Conditions of the Lloyds TSB £50 Home Solutions Insurance Challenge.

Eligibility.

1. This offer does not apply to you if you:
 - (i) hold a Lloyds TSB or Cheltenham & Gloucester branded insurance policy which is either a buildings, contents or combined buildings and contents policy
 - (ii) hold a combined buildings and contents insurance policy with any provider
 - (iii) make or have made a successful claim under our previous '£50 Challenge' offer, using a Lloyds TSB Home Solutions combined buildings and contents insurance quote obtained between 26 April and 30 September 2011 inclusive.
2. This offer only applies if you get a quote for **either** Lloyds TSB Home Solutions buildings insurance **or** Lloyds TSB Home Solutions contents insurance between 3 October 2011 and 31 March 2012 inclusive. If your quote is for buildings insurance, it must be for the same property as your existing buildings policy. If your quote is for contents insurance, it must be for the same property as your existing contents policy. Only a quote is required and no purchase is necessary.
3. You must hold an existing buildings insurance policy if your quote is for buildings insurance or an existing contents insurance policy if your quote is for contents insurance. In either case, you must have been with your existing provider for at least three months at the time you get your Lloyds TSB Home Solutions quote.

What you need to do.

4. **To be eligible to claim £50, either** your existing buildings policy **or** your existing contents policy must be able to match Lloyds TSB Home Solutions on **all** of the following:
 - (i) it must have unlimited sums insured
 - (ii) it must provide:
 - (a) guaranteed repairs when using provider approved tradesmen
 - (b) £100 or lower standard or compulsory excess (excluding subsidence) as set by your provider
 - (c) 24hr emergency helpline at no extra cost to get you assistance when emergencies happen in your home and you need tradesmen to come out to you

(iii) the premium you pay for your existing policy must be the same or lower than the premium contained in your Lloyds TSB Home Solutions quote.

5. You must make the claim within 60 calendar days of getting your Lloyds TSB Home Solutions quote.
6. To claim you must send copies of your Lloyds TSB Home Solutions quote document, your existing buildings **or** existing contents insurance policy schedule (as appropriate) and any other documents that may support your claim by post to:

Lloyds TSB Home Solutions Insurance Challenge, MLP, The Stables, Home Farm, Mere, Cheshire, WA16 0PX.

Original policy schedules should not be sent, only copies. We accept no responsibility or liability for documents lost in the post or not received. Copy documents will not be returned.

What we will do.

7. We'll check whether your claim is eligible using the documents you send to us and product information we get from an independent database. The documents and information you send us will only be used to validate your claim. We'll write to you within 28 days of receiving your claim and all the supporting documents referred to above. If you are eligible to receive a payment we will send a cheque for £50. If you are not eligible, we'll explain the reasons why.

General conditions.

8. You can only claim under this offer once in relation to your existing buildings policy and once in relation to your existing contents policy.
9. If your Lloyds TSB Home Solutions quote is in joint names, any payment will be made to the first person named on the quote only.
10. We can withdraw this offer at any time, but will pay any eligible claims received before the withdrawal of the offer.
11. This offer is provided by Lloyds TSB Insurance Services Limited, ('we', 'us') registered in England No. 968406, registered office: 25 Gresham Street, London EC2V 7HN. Authorised and regulated by the Financial Services Authority.



Lloyds TSB