

IMPORTANT INFORMATION

This information may be downloaded to your PC in whole or in part provided that any reproduction or copy, or any derivative, is true to the original, and it is EITHER used for personal use OR in support of an Agreement with Legal & General. Professional advisers who are properly authorised may use it in the process of giving financial advice relating to Legal & General products.

Copies or derivatives of the document may not be sold, marketed, or used for commercial gain.

Notwithstanding the above, Legal & General Assurance Society Limited retains ownership of copyright in all such reproductions, copies or derivatives.

Copyright © Legal & General Assurance Society Limited, 2008.
All rights reserved.

Key Features and Policy Terms and Conditions of SmoothMove

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Inter Partner Assistance – UK
The Quadrangle
106 – 118 Station Road
Redhill, Surrey RH1 1PR
Registered No. FC008998

Inter Partner Assistance is authorised by the Commission Bancaire, Financiere et des Assurance (CBFA) in Belgium (their regulatory arm) and regulated by the Financial Services Authority here in the UK. Inter Partner Assistance is entered on their register under number 202664.

Legal & General Assurance Society Limited.
Registered in England No. 166055
Registered office: One Coleman Street, London EC2R 5AA.

www.legalandgeneral.com

Legal & General Assurance Society Limited is authorised and regulated by the Financial Services Authority.
We are entered on their register under number 117659.

W10387 04/08 Approval Number: H88978 Approval Date: 09/04/08



IMPORTANT INFORMATION ABOUT INTER PARTNER ASSISTANCE

To provide SmoothMove, Legal & General has teamed up with Inter Partner Assistance, one of the largest international emergency assistance organisations. This policy is underwritten by Inter Partner Assistance who is a wholly owned subsidiary of AXA Assistance and part of the worldwide AXA Group. Inter Partner Assistance and AXA Assistance currently provides medical, motoring, domestic and other forms of emergency assistance in over 30 offices worldwide, having fast access to a variety of services ranging from breakdown and recovery vehicle operators to plumbers, electricians and solicitors. For more comprehensive details of SmoothMove, please refer to the full Policy Terms and Conditions details at the back of this document.

Inter Partner Assistance SA is authorised by the Commission Bancaire, Financiere et des Assurances (CBFA) in Belgium (their regulatory arm) and regulated by the Financial Services Authority here in the UK. The address of the FSA is 25 The North Colonnade, Canary Wharf, London, E14 5HS.

Its aims

Moving home is one of the most stressful things you will ever do. SmoothMove is a 24 hour rescue service which aims to give support to you and your immediate family on moving day and is provided by Inter Partner Assistance.

- Car Recovery
- Rescue Removal Van
- Hotel Accommodation
- Free Legal Advice.

Your commitment

SmoothMove is provided completely free to Legal & General mortgage protection policyholders. 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.

Risk factors

The plan carries the following risks:

- If you do not truthfully provide all the information we ask for on the mortgage protection application form or when you claim the policy will not pay out under the plan.
- If you stop paying the premiums on your Legal & General mortgage protection plan, your policy will lapse and in turn the SmoothMove policy will also lapse and you will no longer be entitled to any SmoothMove benefits.
- The policy will not pay out in the circumstances described under the "When will the policy not pay out?" section.
- The policy has no cash-in value at any time.
- You will not be entitled to any benefits that are not covered by SmoothMove as per the exclusions listed in the full Policy Terms and Conditions at the back of this document.
- If your costs exceed the benefit limits you will only be reimbursed up to the policy maximum.

YOUR QUESTIONS ANSWERED

HOW DOES THE POLICY WORK?

SmoothMove is a special service designed for all Legal & General mortgage protection policyholders which provides emergency assistance when it is needed most. The service is provided absolutely free to you (and your immediate family normally resident with you when accompanying you on the move) and can help you in the following ways:

THE DAY OF THE MOVE

Your removal van fails to arrive
Simply telephone the 24 hour SmoothMove Emergency Helpline on 0845 758 1103 and Inter Partner Assistance will contact the removal company to solve the problem. Call charges will vary. If this proves unsatisfactory, Inter Partner Assistance will contact other removal firms in your area to provide an alternative van.

Your car breaks down or is involved in an accident en route to your new home
Depending on the problem, Inter Partner Assistance will arrange for roadside repairs (labour only) or for your vehicle to be towed to a safe place – either your new home or a reputable garage. If necessary, Inter Partner Assistance will then reimburse payment for the hire of a similar vehicle so you can reach your new home and a single standard class rail ticket so that you can retrieve your car when it is repaired.

Your removal van has not arrived at your new home or your household goods have been lost in an accident, fire or theft on the way
If, by the end of moving day, your household goods have not arrived at your new home, Inter Partner Assistance will reimburse payment for the emergency purchase of such essentials as toiletries and personal necessities.

Inter Partner Assistance will reimburse payment for up to three nights' hotel

accommodation while you wait for your goods to be delivered or replaced. In addition, Inter Partner Assistance will reimburse payment for the family pet(s) to be kennelled for up to three nights.

You cannot move into your new home, because the vendor has not moved out
If you cannot move into your new home due to the unforeseen occupation by the vendor beyond completion, Inter Partner Assistance will reimburse payment for up to three nights' hotel accommodation. In addition, Inter Partner Assistance will reimburse payment for your pet(s) kennelling plus temporary storage of your household goods while you wait for vacant possession.

For the above benefits there is a maximum amount payable of £750 in total for any one move.

AFTER OCCUPATION OF THE NEW RESIDENCE

Temporary domestic emergency
After your move, Inter Partner Assistance will continue to provide emergency assistance for a period of three calendar months. Should a domestic emergency arise requiring immediate assistance, for instance a burst pipe or damaged roof, Inter Partner Assistance will reimburse payment for an approved contractor to carry out immediate repairs. Inter Partner Assistance will also reimburse any additional costs in rendering your home safe to live in by securing your home and contents against further damage.

For the above benefits there is a maximum amount payable of £250 for any one move. In addition, should your property become temporarily uninhabitable, Inter Partner Assistance will reimburse payment for hotel accommodation up to a maximum cost of £250.

After moving into your new home you are in need of further legal advice
After settling into your new home you may meet with problems, perhaps a dispute involving a neighbour, or structural faults, which show up after the move.

SmoothMove entitles you to a free 24-hour legal advice helpline. Available for three calendar months from the date of your move, this gives help and guidance on any legal problem you may encounter in connection with your home. Remember this does not replace the service provided by your solicitor – it is a telephone helpline. If further action is needed you will normally be referred to your own solicitor.

How long does the policy last?

The benefits specified in “The day of the move” section apply only to the day that you move, after the commencement of the Legal & General mortgage protection plan.

The benefits specified in the “After occupation of the new residence” section are available for three calendar months from the date of your move, after the commencement of the Legal & General mortgage protection plan.

Who does the policy cover?

The policy covers the Legal & General mortgage protection plan policyholder(s) and their immediate family normally resident with them.

How much does the policy pay out?

For the benefits specified in “The day of the move” section the maximum amount payable is £750 in total for any one move.

For the benefits specified in the “After occupation of the new residence” section the maximum amount payable is £250 for any one move. In addition, should your property become temporarily uninhabitable, Inter Partner Assistance will reimburse payment for hotel accommodation up to a maximum cost of £250.

When will the policy not pay out?

Further details about the cover and any exclusions or limitations are in the full Policy Terms and Conditions at the back of this document.

When will my cover start?

Your cover will start on the day of your move after starting your Legal & General mortgage protection plan.

What are the charges?

The SmoothMove policy is provided free of charge to all Legal & General mortgage protection plan policyholders, all charges and costs associated within the policy are met by Legal & General.

How do I make a claim?

If you need to make a claim, simply telephone the SmoothMove Emergency Helpline on 0845 758 1103 which is also printed on your SmoothMove membership card at the back of this document. This emergency phone line is staffed 24 hours a day, all year round and call charges will vary.

The moment your call is answered you will be in the hands of an experienced team of coordinators to help solve your problem.

WE'RE HERE TO HELP

If you have any queries other than those regarding claims, or would like more information, please contact your usual financial adviser. Or you can call the Legal & General Helpdesk on

08700 104 080*

* CALL CHARGES WILL VARY.
WE MAY RECORD AND MONITOR CALLS.

If you have any queries on claims, please call Inter Partner Assistance on

0845 758 1103**

** OPEN 24 HOURS A DAY. CALL CHARGES WILL VARY.
INTER PARTNER ASSISTANCE MAY RECORD AND MONITOR CALLS.

FURTHER INFORMATION

About Legal & General

The Legal & General Group, established in 1836, is one of the UK's leading financial services companies. We are one of the UK's top 50 companies in the FTSE 100 Index. Over 5.75 million people rely on us for life assurance, pensions, investments and general insurance plans. The Legal & General Group is responsible for investing over £301 billion worldwide (as at 31 December 2007) on behalf of investors, policyholders and institutions.

About Inter Partner Assistance

Inter Partner Assistance is a wholly owned subsidiary of AXA Assistance and part of the worldwide AXA Group. AXA Assistance (UK) Limited was formed in April 2001 following the merger of Inter Partner Assistance with Access 24, two AXA companies who brought together a wide range of services and a solution focused commitment to clients' needs. In October 2001, AXA Assistance relocated to a state of the art assistance centre in Redhill, Surrey and now handles motor, legal, travel, property, utilities, lifestyle and health-related assistance.

Your cancellation rights

This policy is linked to the Legal & General mortgage protection plan. If you cancel the 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 mortgage protection plan key features document.

Tax

The benefits provided in the event of a claim are not taxed under current legislation. This may change in the future. Please ask your financial adviser or Legal & General for more details.

Law

This contract is governed by English law.

Language

Legal & General will communicate in English throughout the term of this contract.

Our Regulator

Inter Partner Assistance is authorised by the Commission Bancaire, Financiere et des Assurances (CBFA) in Belgium (their regulatory arm) and regulated by the Financial Services Authority here in the UK. Inter Partner Assistance is entered on their register under number 202664.

Legal & General Assurance Society Limited is authorised and regulated by the Financial Services Authority. Legal & General is entered on their register under number 117659.

You can check this at www.fsa.gov.uk/register or telephone them on 0845 606 1234.

Complaints

If you wish to complain about any aspect of the SmoothMove service you have received, please write to the Quality Manager at Inter Partner Assistance, who will arrange an investigation on behalf of the General Manager, at: Inter Partner Assistance, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR or telephone 0870 609 0023.

If you wish to complain about any aspect of the service you have received from Legal & General, or you would like us to send you a copy of our internal complaint handling procedure, please contact our Helpdesk on 0870 010 4080.

Call charges will vary. We may record and monitor calls. Alternatively, you can write to us at:

Legal & General Assurance Society Limited,
PO Box 1186, Hove, East Sussex BN3 1SD.

If you remain dissatisfied, you can complain to: The Financial Ombudsman Service,
South Quay Plaza, 183 Marsh Wall,
Docklands, London E14 9SR
Telephone 0845 080 1800.

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Making a complaint will not affect your legal rights.

The Financial Services Compensation Scheme (FSCS)

The Financial Services Compensation Scheme covers the SmoothMove Policies issued by Inter Partner Assistance and the mortgage protection plans issued by Legal & General. You may be entitled to compensation from the scheme if Inter Partner Assistance cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

The Financial Services Compensation Scheme may arrange to transfer your policy to another insurer, provide a new policy or if these actions are not possible, provide compensation. For non-compulsory insurance (such as home insurance), the first £2,000 of a claim or policy is protected in full. Above this threshold, 90% of the rest of the claim or value of unused premiums will be met. You can find details of the compensation schemes at www.fscs.org.uk.

You can get more information from the Financial Services Compensation Scheme at:
7th Floor, Lloyds Chambers
1 Portsooken Street, London E1 8BN
Telephone: 020 7892 7300
Email: enquiries@fscs.org.uk
Website: www.fscs.org.uk

Data Protection Act

Details of you, your insurance cover and claims will be held by Inter Partner Assistance for underwriting, processing, claims handling and fraud prevention subject to the provisions of the Data Protection Act 1998.

This part of the document is a guide to the key features of this plan. Full details are contained in the Policy Terms and Conditions, which is the following section; this is the legally binding contract between you and Inter Partner Assistance.

POLICY DOCUMENT TERMS AND CONDITIONS

1. SmoothMove rescue service is available only to **Legal & General** mortgage protection policyholders. For full details of policies eligible, please contact the **Legal & General** Helpdesk.
2. The rescue service is only available after confirmation of the issue of such a policy and shall remain in force for no longer than 12 months following said confirmation.
3. You should contact the SmoothMove Emergency Helpline as soon as possible through the telephone number if you encounter any problems covered by the SmoothMove rescue insurance. If you have had to pay for costs, out of your own money, which are covered by this policy then you may claim back from **Inter Partner Assistance**. **Inter Partner Assistance** can only accept claims on an official claim form which must be completed in full; all relevant invoices and receipts must be enclosed. **Inter Partner Assistance** may refuse to pay any claim made more than 31 days after the date of incident.

The full Policy Terms and Conditions of SmoothMove are as follows:

DEFINITIONS – These terms shall have the following meaning wherever they appear.

(a) Territorial Limits

The cover shall be provided within the British Isles but excluding Éire.

(b) Insured

All relevant **Legal & General** mortgage protection policyholders. Also included are the **Insured's** immediate family normally resident with the **Insured**.

(c) Period of Cover

1. In respect of benefits 1, 2, 3 and 4
Cover commences when the **Insured** vacates the former home to begin the move to the new **Residence** and ceases when the **Insured** has moved into the new **Residence** and at the latest three days after leaving the former home.
2. In respect of benefit 5 and 6 Cover commences when the **Insured** takes up **Residence** in the new home and ceases three calendar months thereafter.

(d) Vehicle

Any private **Vehicle** used in the move to the new **Residence** and being the property of the **Insured** or for which he/she has sole right of use or permission to use. This definition shall also include any caravan or trailer being towed by the **Vehicle** at the time of an incident giving rise to a claim under this cover.

(e) Removal Van

The removal lorry which the **Insured** has contracted to carry out the move from the **Insured's** former home to his/her new place of **Residence**.

(f) Residence

This term refers to the new place of **Residence** of the **Insured** in respect of which **Legal & General** has issued a mortgage protection policy.

(g) Claim

Any incident coming to the knowledge of **Inter Partner Assistance** giving rise to any legal, administrative or financial intervention on its part within the scope of the cover provided as detailed here.

(h) Home Emergency

A sudden or unforeseen event which immediately:

1. Renders or potentially renders the building unsafe for habitation.
2. Exposes the building and/or its contents to immediate further damage.
3. Creates or potentially creates an immediate risk to the health (whether by sickness or injury) or safety of the **Insured**.

(i) Inter Partner Assistance

This term refers to Inter Partner Assistance S.A. (IPA), The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR. Registered number FC008998.

(j) Legal & General

This term refers to Legal & General Assurance Society Limited, One Coleman Street, London EC2R 5AA. Registered number 166055.

(k) We

This term refers to Inter Partner Assistance S.A. and Legal & General Assurance Society Limited.

DESCRIPTION OF COVER

The day of the move (Benefits 1, 2, 3 and 4)

Benefit 1: Non-Arrival of removal van prior to departure

If the removal van fails to arrive on the pre-arranged day, and the **Insured** will therefore be unable to vacate the former home as planned:

A. Wherever possible, **Inter Partner Assistance** undertakes to contact on behalf of the **Insured** the removal firm concerned, to ascertain the reason for the non-arrival of the van, with a view to resolving the problem. When all alternative solutions have been explored **Inter Partner Assistance** will, if necessary and wherever possible, liaise with an alternative removals firm.

B. In the event that **Inter Partner Assistance** is unable to resolve the problem by organising alternative removal arrangements on the same day **Inter Partner Assistance** will reimburse payment for:

- i) Overnight accommodation for up to three days for the **Insured** and his/her immediate family.
- ii) Additional temporary storage costs for the **Insured's** household goods up to three days together with additional transport costs for redelivery of the stored goods.

Benefit 2: Journey to the new Residence

A. During the **Period of Cover**, if the **Insured Vehicle** should be immobilised in the course of the journey to the new **Residence** following accident, breakdown, fire or theft, **Inter Partner Assistance** will organise and pay for:

- i) A repairer or recovery specialist to attend the **Vehicle**, and the cost of up to one hour's labour charge at the roadside for the sole purpose of

restoring or attempting to restore the **Vehicle's** mobility.

- ii) Where, in the opinion of **Inter Partner Assistance** or its agents roadside repair is not practicable, the recovery of the **Vehicle** to the nearest suitable repairer or safe storage place nominated by **Inter Partner Assistance**.

B. Where roadside repair is not practicable or in any case where garage repairs cannot be completed in time to allow the **Insured** to proceed to the new **Residence** on the day planned **Inter Partner Assistance** will:

- i) Organise and pay for the transport of the **Vehicle** and **Insured** to the new **Residence**, or to a repairer nominated by the **Insured**, AND
- ii) Reimburse payment for the hire of a suitable and equivalent **Vehicle** to enable the **Insured** to reach the new **Residence**, together with (at the option of **Inter Partner Assistance**) reimbursement of a single standard class rail ticket or equivalent to enable the driver (or driver nominated and/or appointed by him/her) to return to the repairer's premises to reclaim the repaired **Vehicle**:
OR
- iii) Reimburse payment for any solution by any other means which, in the opinion of **Inter Partner Assistance**, is most suitable for assisting the **Insured** and transporting the **Vehicle** to a suitable garage or intended destination.

Terms and conditions applying to Benefit 2

1. The **Vehicle** shall at all times be maintained in a good mechanical and roadworthy condition and be regularly serviced. Failure to comply with this condition shall be a bar to any benefit.

2. Parts, including the battery, which are failing shall be replaced as soon as possible after discovery of the defect.
3. A serviceable spare wheel shall at all times be carried for the **Vehicle** including any caravan or trailer.
4. The **Insured** is responsible for the safety of the contents of the **Vehicle** and unless incapacitated must be in attendance at the **Vehicle** at the estimated time **Inter Partner Assistance** advise that assistance can be expected.

Exclusions applying to Benefit 2

Inter Partner Assistance shall not be under any liability for:

1. The cost of any parts, lubricants, fluids, or fuel required to restore a **Vehicle's** mobility.
2. Any claim arising where the **Vehicle** is carrying more passengers or towing a greater weight than for which it was designed as stated in the manufacturer's specifications, or arising directly out of the unreasonable driving of the **Vehicle** on unsuitable terrain.
3. Any accident or breakdown brought about by the avoidable but wilful and deliberate act of any **Insured**.
4. Any **Vehicle** exceeding 3,500 kg GVW (gross vehicle weight).
5. Any breakdown which is the result of inadequate repair or attempted repair carried out during the course of the same journey unless the repair has had the prior approval of **Inter Partner Assistance**.
6. Any **Vehicle** used for hire or reward.

Benefit 3: Arrival at the new Residence – Household goods unavailable at the new Residence

If upon arrival the **Insured** lacks sufficient necessary household effects to take up immediate **Residence**, as a result of:

- A) Non-arrival of the **Removal Van** on the same day as the **Insured** due to unforeseen circumstances beyond the **Insured's** control:
or
- B) Total loss of the household effects whilst in transit as a result of fire, theft or accidental damage:
 - i) **Inter Partner Assistance** will reimburse payment for the emergency purchase of toiletries and other personal necessities.

Inter Partner Assistance will reimburse payment for:

- ii) Up to three nights' hotel accommodation (bed and breakfast) expenses, necessarily incurred whilst awaiting arrival of the **Removal Van** or purchase of replacement household effects (as the case may be);
- iii) The family pets to be kennelled for up to three nights provided that suitable facilities are available locally.

Benefit 4: Arrival at the new Residence – vendor still in occupation at the new Residence

If upon arrival the **Insured** is unable to take up **Residence** as planned, due to unforeseen continued occupation by the vendor beyond the completion date agreed, **Inter Partner Assistance** will reimburse payment for:

- i) Up to three nights' hotel accommodation (bed and breakfast) expenses necessarily incurred whilst awaiting vacant possession of the **Residence**;
- ii) Necessary temporary storage costs for the **Insured's** household goods for up to three days whilst awaiting vacant possession of the **Residence**, together with the cost of transport of the stored goods to the **Residence**;

iii) The family pets to be kennelled for up to three nights provided that suitable facilities are available locally.

Condition applying to Benefits 1, 2, 3 and 4

The **Insured** shall have taken all steps possible to establish clear timetables for contractors and suppliers to undertake action in relation to the move and to communicate with the vendor for handover of the **Residence** on or at an agreed date following completion date.

Exclusion applying to Benefits 1, 2, 3 and 4

Inter Partner Assistance shall not be liable for any expenses which would have been incurred in the normal course of the move.

Sum Insured in respect of Benefits 1, 2, 3 and 4

It is understood and agreed that the benefits 1, 2, 3 and 4 specified above are **Insured** up to a maximum amount of £750 in total for any one move and any one period of insurance.

After occupation of the new residence (Benefits 5 and 6)

Benefit 5: Temporary domestic emergency assistance

For up to three months following occupation **Inter Partner Assistance** undertakes to provide an emergency assistance service as detailed hereunder to the **Insured** in the event of a domestic emergency. If the building of the new **Residence** is damaged as a result of a **Home Emergency**, **Inter Partner Assistance** will:

A. Contact on the **Insured's** behalf an approved contractor competent to undertake emergency repairs that are immediately necessary to:

i) Render the building safely habitable, and/or

ii) Secure the buildings and contents against further damage, and/or

iii) Protect the **Insured** and his/her family against risks to their health.

B. Reimburse payment for the initial costs (including labour and materials) not exceeding £250 in total charged by the approved contractor for the emergency repairs undertaken. The initial costs will include any emergency callout fees. Any initial costs in excess of £250 shall be at the expense of the **Insured**.

C. If in the opinion of **Inter Partner Assistance** the emergency repairs to be undertaken under Benefit 5 cannot be satisfactorily completed immediately and the property is deemed to be uninhabitable **Inter Partner Assistance** shall also reimburse payment for overnight accommodation for the **Insured** and his/her family to a maximum of £250.

Exclusions applying to Benefit 5

Inter Partner Assistance shall not be liable for any expenses which would have been incurred in securing and/or protecting the home from loss or damage where no actual **Home Emergency** has taken place.

Benefit 6: Legal advice

A. For up to three months following occupation, **Inter Partner Assistance** will provide access to telephone legal advice on matters in connection with the move and subsequent to the move on matters relating solely to the property purchased.

B. The service provides for legal advice only. Any legal fees incurred following such advice shall be the sole responsibility of the **Insured**.

GENERAL EXCLUSIONS

Inter Partner Assistance shall not be liable under this cover as follows:

- a) Contractual Liability – for any liability which attaches because of an agreement and which would not have attached in the absence of such agreement.
- b) Nuclear Exclusions Clause – For loss or destruction or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from ionizing radiations or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel or the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- c) War, riots, civil commotion – for loss or damage directly or indirectly occasioned by or happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, insurrection, terrorism or military or usurped power, riot or civil commotion.
- d) Errors and omissions – for any liability or any consequential loss arising from any act performed in the execution of the assistance services provided for under this cover.

GENERAL CONDITIONS

- a) The liability of **Inter Partner Assistance** to make any payment under this insurance will be conditional upon compliance with the terms and conditions of this insurance by any person claiming indemnity or benefit.
- b) In the event of a claim the **Insured** must ring **Inter Partner Assistance** using the emergency telephone number provided.
- c) The **Insured** shall provide information on policy documentation and other relevant identification details to **Inter Partner Assistance** and/or its agents when calling for assistance under this cover.
- d) Arbitration Clause – if any difference shall arise as to the amount to be paid under this cover (liability being otherwise admitted) such difference shall be referred to any Arbitrator to be appointed by the parties in accordance with the statutory provisions in force at that time. Where any difference is, by this condition, to be referred to arbitration, the making of any award shall be a condition precedent to any right of action against **Inter Partner Assistance**.
- e) Subrogation – in the event of any payment under this cover, **Inter Partner Assistance** shall be subrogated to all the **Insured's** rights of recovery therefore against any Third Party and the **Insured** shall execute and deliver instruments and papers and whatever else is necessary to secure such rights. The **Insured** shall do nothing to prejudice such rights.

SMOOTHMOVE HELPS YOU WHEN YOU NEED IT MOST

- Removal van fails to arrive.
- Your car breaks down or is involved in an accident en route to your new home.
- Your removal van has not arrived at your new home or your household goods have been lost in an accident, fire or theft on the way.
- You are unable to move into your new home because the vendors have not moved out.
- A domestic emergency arises after moving into your new home.
- After moving you are in need of further legal advice.

Remember to keep your SmoothMove membership card in a safe place and on moving day put it in your wallet or purse in case you need to contact Inter Partner Assistance.

Finally, we hope that you will be very happy in your new home and that you will always consider contacting Legal & General first when it comes to protecting you and your family.

**24 HOUR ASSISTANCE
SIMPLY TELEPHONE**

0845 758 1103

and please quote reference number 5201LG96

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

SmoothMove

- Removal van fails to arrive.
- Your car breaks down or is involved in an accident en route to your new home.
- Your removal van has not arrived at your new home or your household goods have been lost in an accident, fire or theft on the way.
- You are unable to move into your new home because the vendors have not moved out.
- A domestic emergency arises after moving into your new home.
- After moving you are in need of further legal advice.

Ref 5201LG96

Press out card and keep for future reference.

SmoothMove

24 HOUR ASSISTANCE

0845 758 1103

We may record and monitor calls

Call charges will vary

