

# LEGAL & GENERAL'S HOME CARE AND REPAIR REPORT.

A new report to highlight the importance of home maintenance and the consequences of not carrying out regular checks. The report also helps to demystify what is and isn't covered by home insurance cover.



EVERY  
DAY  
MATTERS.

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## EXECUTIVE SUMMARY.

Legal & General's **Home Care and Repair Report** has identified that more women are taking responsibility for the traditional 'man's role' of home maintenance, compared to twenty years ago. '**HandyMandys**' – women who are competent in household maintenance and DIY tasks – are redefining the traditional household role by taking on the responsibility for home maintenance.

Over three quarters (78%) of Brits agree that more women are now taking responsibility for the conventionally 'male' role of looking after home maintenance than they did twenty years ago.

With 70% of men admitting that these days men don't know how to carry out basic home maintenance tasks, consequently, women are finding the lack of skill to do basic DIY tasks by males unattractive. Over six out of ten (62%) women say they would find it unattractive if their partner didn't have a basic grasp of home maintenance and DIY skills. Men are equally unhappy with their potential DIY deficiencies with just under half of males (46%) confessing they'd be embarrassed if their partner knew more about home maintenance and DIY than they did.

However, while women are taking on more responsibility for maintenance in the home, Brits collectively said that they don't have the necessary skills to carry out some basic home repairs. 68% of the population admitted that men and women don't know how to do basic home maintenance tasks. For example, more than a quarter (28%) of Brits have never used basic tools, such as a hammer or screwdriver.

The good news is that as a nation, we recognise the importance of keeping up with jobs around the home. An overwhelming majority (94%) of Brits view maintenance as essential and nearly three quarters (74%) carry out checks in their home at least once a year or more. However, there is more to be done. 15% of the population, which is just over 7 million people\* admit they don't carry out any home maintenance checks at all and 8% are delaying basic home maintenance repairs because they feel they are too expensive to fix. This supports other research showing home improvement spending has fallen to the lowest level for 15 years.\*\*

Worryingly, Legal & General's **Home Care and Repair Report** highlights that the younger generations and Londoners are particularly lacking in home maintenance skills.

- Nearly three quarters (73%) of people aged 18-34 years don't know how to stop a tap dripping, compared to just over half (54%) of people aged 35-54 years
- Seven in ten (72%) Londoners don't know how to locate or check their stopcock, compared to half (50%) of people living in the North of England and just less than half (47%) of people living in Scotland

While the vast majority of people are good at recognising the importance of home maintenance, more than one in ten people (16%) are still unclear about their responsibility to keep their home in good working order as part of their home insurance cover. 16% of Brits wrongly believe that any home maintenance is covered by their home insurance policy, and this rises to over a quarter (26%) for 18-34 year olds.



"We commissioned the research and the **Home Care and Repair Report** to help people understand the importance of regular home care and maintenance checks to keep their homes safe and secure and to highlight the possible consequences if repairs are not made.

Unfortunately, some people leave home maintenance jobs until the damage has escalated, wrongly assuming that their insurer will help to cover the repair costs. The reality is that if they haven't carried out preventative measures, such as regularly checking that their doors and windows are secure or that pipes are not leaking, if problems arise due to wear and tear it's likely that they will have to pick up the repair bill themselves.

From our research, less than a quarter of people are clear on what their home insurance covers. So we hope that as well as helping people look after their homes, the **Home Care and Repair Report** will also help people to better understand what is covered by their home insurance.

As a responsible insurer, Legal & General wants to pay all valid claims quickly and efficiently so it's important that customers, whether they are a homeowner or a renter, understand what is covered by their home insurance policy so there are no nasty surprises or disappointments."

**Mike Lawler, Director for Legal & General's general insurance business.**

## EXECUTIVE SUMMARY CONT.

We're encouraging people to download and review our home maintenance **Check it, Spot it, Fix it** Checklist that we've prepared as part of this Report.

**Check it** – by carrying out regular home maintenance checks throughout the home;

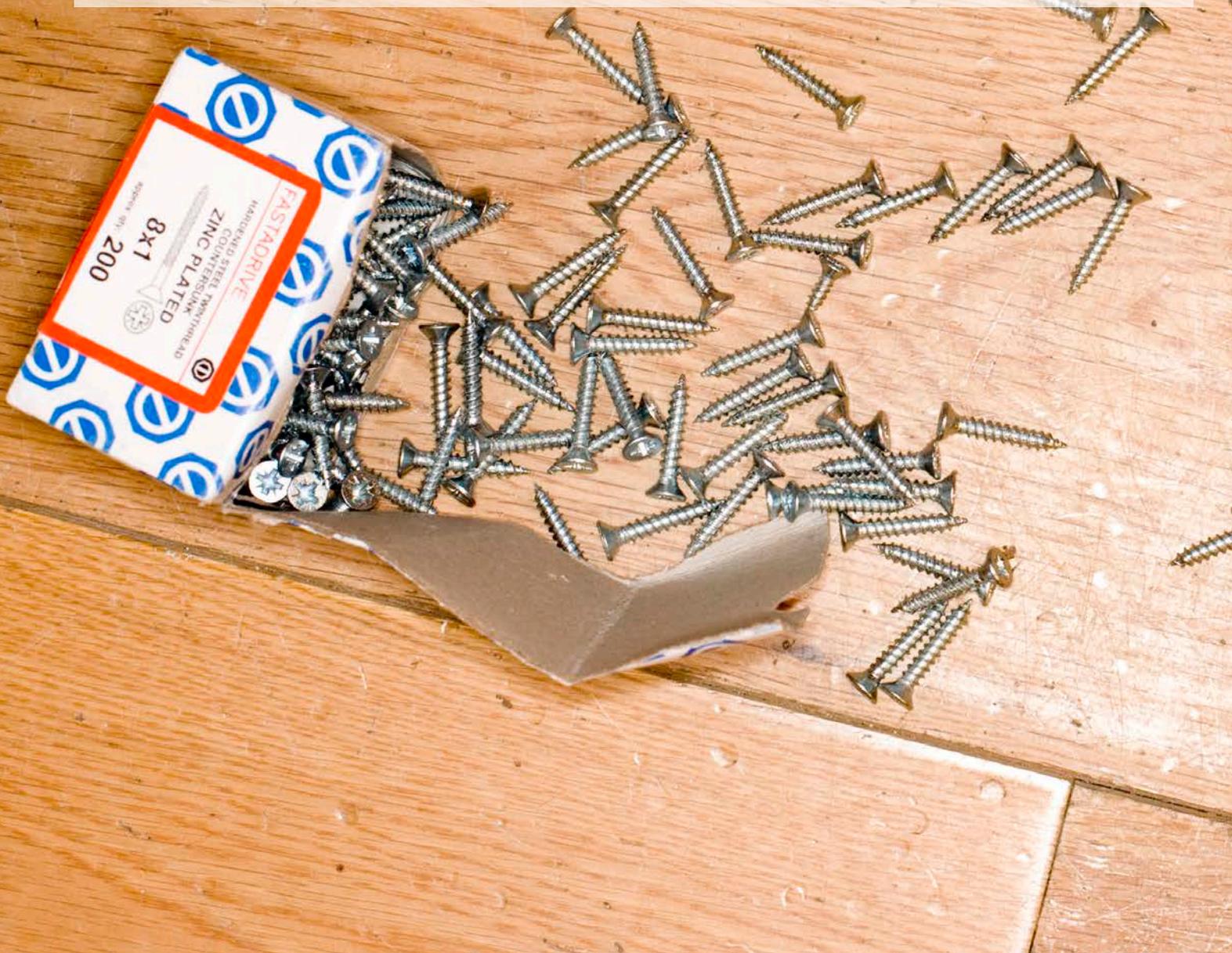
**Spot it** – by knowing the potential warning signs to look out for to quickly identify potential issues that could result in damage to the home;

**Fix it** – by ensuring any necessary home maintenance work is done as soon as possible so preventing any longer term, and potentially more expensive, damage to the home in the future.

In addition, Legal & General has also developed an **Interactive House** [www.legalandgeneral.com/insurance/customer-portal/interactive-house](http://www.legalandgeneral.com/insurance/customer-portal/interactive-house). This has been designed to help improve customers' understanding of the insurance terms used and the home insurance cover available. By moving through the 3D house and clicking on the special icons displayed in the various rooms, details will appear.

For Legal & General customers, they are able to enter the first few digits of their policy number to see what is and isn't covered under the actual policy they have in place.

To download the **Check it, Spot it, Fix it** Checklist and for details on the home insurance cover available as part of Legal & General's Essentials and Extra home insurance cover, which includes options such as Home Emergency cover, or to download a copy of the Legal & General's **Home Care and Repair Report** go to [www.legalandgeneral.com/home-care-repair](http://www.legalandgeneral.com/home-care-repair)



## 'HANDYMANDYS' – REDEFINING THE TRADITIONAL HOME MAINTENANCE ROLE.



**'HandyMandys' – women who are competent in DIY tasks – are redefining the traditional household role by taking on the responsibility for home maintenance.**

Over three quarters (78%) of Brits say more women are now taking responsibility for home maintenance than they did 20 years ago.

In line with this perceived change, seven in ten (70%) of males agree that compared with 20 years ago men don't know how to do basic home maintenance tasks. This is even more the case for younger generations where just over three quarters (76%) of men aged 25-34 agree men don't know how to carry out basic home maintenance tasks, such as changing a tap washer or re-fusing a plug.

**It may also come as a surprise to find that 64% of women are confident using a wrench, 56% are confident to use an electric sander, and 16% said they are even confident to use a concrete mixer.**

While women's confidence in using work tools is high, they remain unimpressed with men's lack of ability to carry out home maintenance and DIY tasks. Over three out of five (62%) of women said they would find it unattractive if their partner didn't have a basic grasp of home maintenance skills.

Men are feeling self-conscious as a consequence of this. Just under half of men (46%) said they'd be embarrassed if their partner knew more about DIY and home maintenance than them.

78% of women expect their partner to have a good basic knowledge of home maintenance and DIY skills, while only 39% of men said the same.



*"I've always loved getting involved with home maintenance jobs and it's great to see that more women aren't shy about getting their hands dirty!"*

Home maintenance isn't rocket science and it can be really rewarding when you find a problem, work out what's wrong and fix it yourself. If the problem is too complex for your own skills, then get an expert in straight away. It's really important not to turn a blind eye to a problem that needs fixing, even if it looks like something small. Problems won't fix themselves but can instead deteriorate and end up being more expensive to put right in the long run."

**Anna Ryder-Richardson, home makeover expert.**

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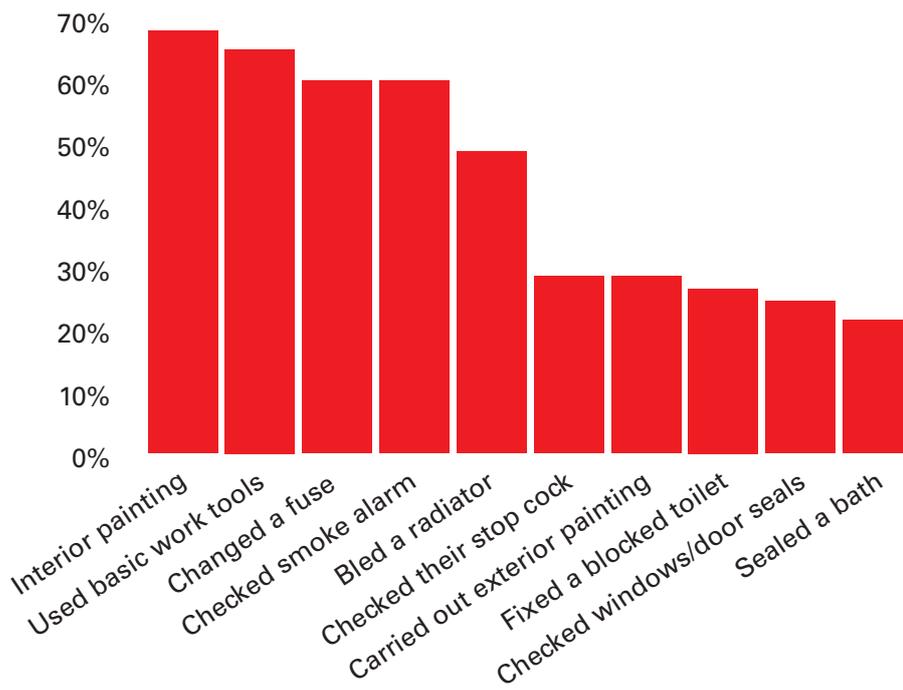
**Home maintenance and DIY tools women are confident using:**

- a hammer (92%)
- a screwdriver (96%)
- a spanner (88%)
- a glue gun (87%)
- a spirit leveller (86%)



'HandyMandys' are proving they have a wide breadth of skills under their belts. The top three skills which women are carrying out are interior painting (71%), using basic work tools (67%) and changing the fuse in a plug (63%).

#### CHART TO SHOW THE PERCENTAGE OF WOMEN WHO HAVE UNDERTAKEN HOME MAINTENANCE TASKS



“When it comes to home maintenance, traditional male and female household roles are changing. It’s not surprising to see women taking on more responsibility than they did in the past. However, there is still a clear knowledge gap for both men and women when it comes to the practical skills needed to carry out home repairs. This is particularly the case for those in their twenties and early thirties where nearly three quarters (73%) said they didn’t know how to stop a tap from dripping.

The responsibility for taking care of maintenance in the home is something which we should all do, which is why we are encouraging people to make sure they set aside time to get on top of their home maintenance and to **Check it, Spot it, Fix it.**”

**Mike Lawler, Director for Legal & General’s general insurance business.**

## BRITS' LACK OF HOME MAINTENANCE SKILLS.

It's great news that the majority (94%) of Brits view home maintenance as essential. Three quarters (75%) of people said that they are carrying out home maintenance checks at least once a year or more. However, there is more to be done. 15% of the population admit they don't carry out any home maintenance checks at all and 8% are delaying basic home maintenance repairs because they feel they are too expensive to fix.

It's something which simply isn't front of mind for over one third (34%) of the population, as they need to be reminded by someone else to carry out checks around their home.

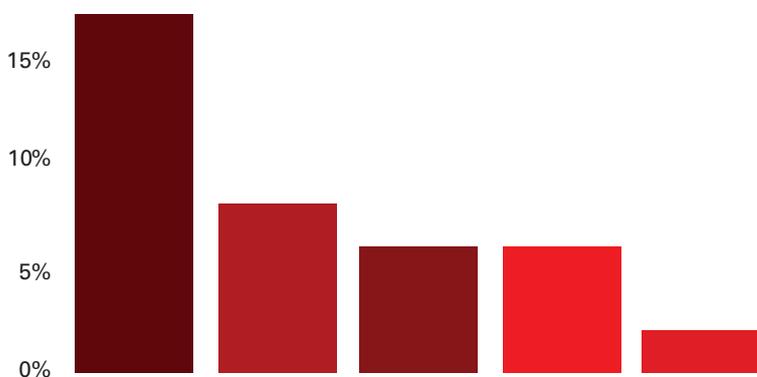
So while the majority (94%) recognise the importance of home maintenance, collectively Brits say they don't have the skills they need to carry out basic repair work. 68% of the population admit men and women don't know how to do basic home maintenance. And it does not look as if we are much better at other more complex maintenance tasks:

- 85% of the population don't know how to plaster walls
- 79% of the population don't know how to mend guttering
- Only 12% consider that they carry out repairs to a high standard in their home

Worryingly, Legal & General's **Home Care and Repair Report** highlights that the younger generations and Londoners are particularly lacking in home maintenance skills.

- Nearly three quarters (73%) of people aged 18-34 years don't know how to stop a tap dripping, compared to just over half (54%) of people aged 35-54 years
- Seven in ten (72%) Londoners don't know how to locate or check their stop cock, compared to half (50%) of people living in the North of England and just less than half (47%) of people living in Scotland

### A CHART TO SHOW THE PERCENTAGE OF BRITS' BOTCH JOB DIY FIXES WHEN TREATING DAMP



#### KEY

- Spray a damp patch in their home with anti mould spray in order to treat the problem
- Use material to absorb extra moisture in their home as a result of damp, rather than fix the problem
- Paint over the affected area
- Would call their insurance provider
- Prefer to leave it rather than treat it, as a bit of damp doesn't bother them

"It can be really tempting to avoid learning how to do home maintenance tasks – particularly when it's mucky jobs like clearing the gutters which can happily fall to the bottom of the to do list!

Prevention is much better than a cure so keeping up with regular home maintenance checks is really important. I've a really good understanding and can actually do most home maintenance tasks. I'm not afraid to pick up the odd hammer or screwdriver. I know that it's extremely important when I'm working on home interior design projects that the focus is not just on the design of the interior space but also the less glamorous details of ensuring that the actual condition of the property is good before I start doing any work.

It's a false economy that people will live to regret, if they don't get fundamental home maintenance problems fixed as soon as possible before starting on the design. There's no point spending lots of money on decorating a room and not repairing a leaking pipe, which could result in a ceiling collapsing and totally ruining a newly decorated room. It could result in a much heftier future repair bill."

**Anna Ryder-Richardson, home makeover expert.**

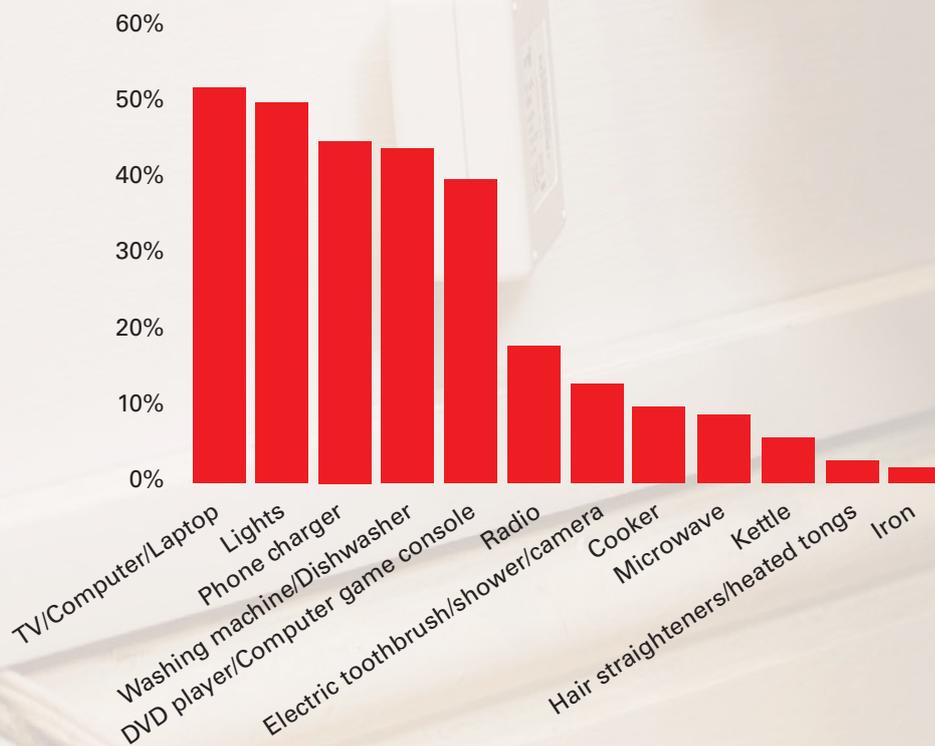
As well as the actual structure of our homes, security features and household items also need to be checked and kept in good working order to avoid potential problems. For instance, a faulty door lock or a broken window lock can significantly increase the risk of burglary.

It's also important to check electrical appliances. Faulty electrics can hugely increase the risk of fire and leaving electrical items on when no-one is in the house to regularly check on them could lead to a fire starting.

More than eight in ten (82%) people admit to having left on an electrical appliance after they've left the house.



**CHART SHOWING PERCENTAGE OF ELECTRICAL ITEMS LEFT SWITCHED ON IN EMPTY HOMES**



## UNDERSTANDING WHAT HOME INSURANCE COVERS.

While the vast majority of people are good at recognising the importance of home maintenance, more than one in ten people (16%) are still unclear about their responsibility to keep their home in good working order as part of their home insurance cover.

16% of Brits wrongly believe that any home maintenance is covered by their home insurance policy, and this rises to over a quarter (26%) for 18-34 year olds.

Legal & General's research reveals that the majority of Brits (94%) do recognise the importance of home maintenance. Three quarters (75%) said that they carry out maintenance checks at least once a year or more. However, not everyone is on top of their home care, as 15% of the population never carry out any home maintenance checks and 8% are delaying basic home maintenance repairs because they feel they are too expensive to fix.

- One in ten people (10%) said they don't understand what maintenance means in their insurance policy
- Although it may be possible to claim for damage caused to a roof where it is shown that there were storm conditions, one fifth (20%) of the population do mistakenly think they can claim on their insurance to check or replace roofing, whatever the circumstances
- Over one in ten people (12%) wrongly believe they can claim on their insurance to treat damp on an interior wall

There are also a small, but significant number of people who said that they don't know what is covered under their home insurance cover. Almost one in ten people said they have no idea what is covered by their home contents (8%) and a similar number (9%) do not know what is covered by their buildings insurance policy.



### WHICH HOME MAINTENANCE PROBLEMS DO BRITS THINK THEY CAN CLAIM FOR ON THEIR INSURANCE?

These problems may be covered by a home insurance policy, but it depends on whether the damage was caused by an event out of a person's control, or whether it was due to general wear and tear or a lack of home maintenance.

#### CHECKING OR REPLACING ROOFING

- 20% of Brits think they can claim to check or replace roofing, which may only be covered if there has been storm conditions;
- This rises to 30% of men aged 18-24, compared to 21% of women aged 18-24

#### FIX A LEAKING PIPE

- 16% of Brits think they can claim to fix a leaking pipe, which is only likely to be covered if there has been frost or icy conditions;

- This rises to 27% of men aged 18-24, compared to 20% of women aged 18-24

#### TREATING DAMP

- 12% of Brits think they can claim to treat interior damp on a wall;
- This rises to 28% of men aged 18-24, compared to 14% of women aged 18-24

#### FIXING A BLOCKED DRAIN

- 12% of Brits think they can claim on their home insurance to fix a blocked drain;
- This rises to 19% of men aged 65 and over, compared to 14% of women aged 65 and over



So although it is great news that customers understand the importance of home maintenance, Legal & General believes that there is more that the insurance industry could do to improve consumer understanding of the consequences of not carrying out regular home maintenance.

Legal & General, like the majority of insurers, states that as a requirement of providing home insurance cover,

customers are responsible for ensuring their homes are in a good state of repair. Also, that if any damage is caused, it is fixed as soon as possible so it doesn't cause bigger problems. For example, if a roof tile becomes dislodged, it should be repaired quickly so rainwater does not start to leak into the property and then damage the building or contents – or if left too long, potentially bring down a ceiling.

“While people appear to know the importance of carrying out regular home maintenance, they don't necessarily really understand the important implications there might be for their home insurance cover if regular checks and repairs are not made.

It's fantastic that 24% of those surveyed said that they understood what is and isn't covered under their home insurance cover. However, in our experience, when it comes to customers actually making a claim, they aren't as clear on the detail as they thought. Unfortunately, this lack of understanding means that insurers do receive a number of claims that are not valid. This can lead to customers being confused and often disappointed and dissatisfied if their claim is turned down. This is why we believe it's important to do more to help our customers and those of our intermediary and business partners to have a better understanding of their policy cover.

As a responsible insurer, Legal & General wants to pay all valid claims quickly and efficiently. So we hope the **Home Care and Repair Report** will help improve people's understanding so they have a better appreciation of the value of the cover they do have and the quality of service and support they receive if they should have a valid claim.”

**Mike Lawler, Director for Legal & General's general insurance business.**

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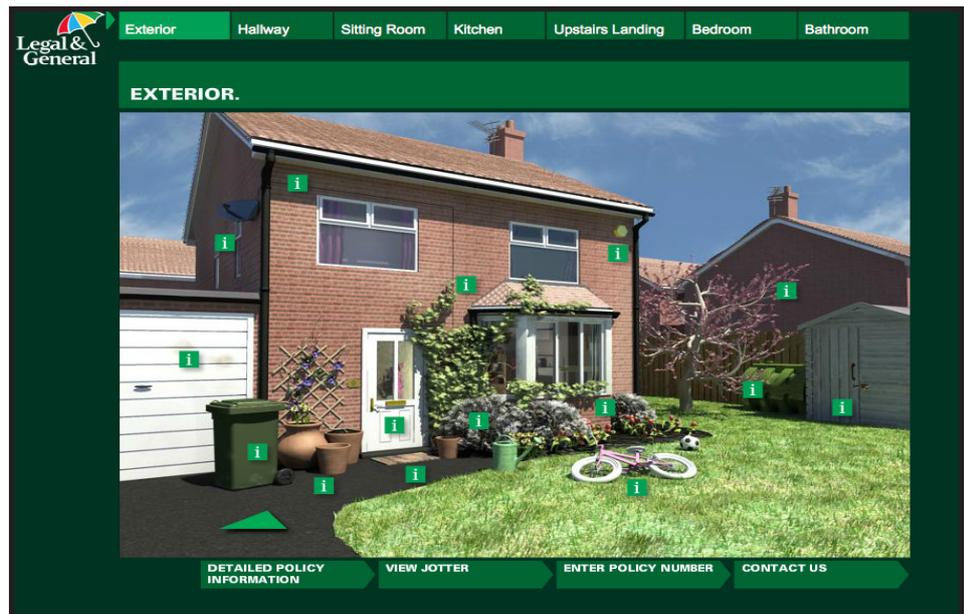
The responsibility for home maintenance can often be blurred when renting.

- A fifth (20%) of renters wrongly believe home maintenance is covered by their home insurance. If you rent you should let your landlord know straight away if there are any maintenance problems which need sorting before the problem escalates. For example, if you notice a roof tile is loose or missing, this could lead to a much bigger problem of water seeping into your home, causing water damage or damp.
- A fifth (20%) of renters never carry out home maintenance. If you are a landlord, make sure your tenants know what needs to be checked and arrange regular visits to the house to ensure all is in order.
- If you rent, it's often the landlord who will hold the buildings insurance policy, so always check with them what is covered and what isn't. Never take it for granted that if you leave a maintenance problem to grow worse, it's covered by the landlord's insurance.

Legal & General has also developed an **Interactive House** [www.legalandgeneral.com/insurance/customer-portal/interactive-house](http://www.legalandgeneral.com/insurance/customer-portal/interactive-house), which has been designed to help improve customers' understanding of the insurance terms used and the home insurance cover available by moving through the 3D house and clicking on the special icons displayed in the various rooms. Legal & General customers are able to enter the first few digits of their policy number to see what is and isn't covered, for the actual policy they have in place.

It is vital that people ensure they have adequate levels of home insurance cover and that they fully understand what their responsibilities are to ensure their claim is valid. To find out more go to Legal & General's **Interactive House** website [www.legalandgeneral.com/insurance/customer-portal/interactive-house/](http://www.legalandgeneral.com/insurance/customer-portal/interactive-house/)

## AN IMAGE SHOWING LEGAL & GENERAL'S ONLINE INTERACTIVE HOUSE



source: [interactivehouse.legalandgeneral.com](http://interactivehouse.legalandgeneral.com)

## WHAT HOME INSURANCE COVERS

### What is contents insurance?

Contents insurance covers just about everything you would take with you if you moved house – furniture, carpets, curtains, kitchen equipment (freestanding, not fitted), clothes, televisions, computers and other home electronics and so on. Every policy has limits on how much you can claim, so you need to make sure that you are covered for the full cost of replacing the things you own.

### What is buildings insurance?

As well as the structure of the property, a buildings policy covers permanent fixtures and fittings such as baths and toilets, fitted kitchens and bedroom cupboards and the decorations inside your home, including wallpaper. Buildings policies usually also include garages, greenhouses and garden sheds at your home. However, cover can differ between different insurers. It is important to check that your policy covers things such as boundary walls, fences, gates, solar panels, hot tubs, septic tanks to make sure a policy meets your needs.

### What risks are not covered by a home insurance policy?

A home insurance policy does not cover the upkeep of your property and is not a substitute for keeping your home well-maintained and in a good state of repair. Tasks (such as checking and clearing gutters and making sure water pipes and tanks are insulated) can reduce the chances of you needing to make a claim.

### A legal contract

An insurance policy is a legal contract between you and the insurance company. It places legal obligations on both the customer and the insurance company. The insurance company's obligation is to cover against loss, damage or legal liability as explained in the policy. Your obligation is to answer all the application questions honestly, to give the insurance company all relevant information, to pay the policy premium, keep to the policy conditions and do everything you reasonably can do to prevent loss or damage.

### Will insurance cover damage that is caused when things wear out?

Home insurance policies will not cover wear and tear. They are meant to cover damage caused by sudden and unexpected events, not things wearing out, breaking down or failing because they have not been maintained properly. It is important that a customer looks after their home and possessions and maintains the property well as home insurance is not a substitute for proper maintenance.

For more information and to see frequently asked questions about home insurance, go to the Association of British Insurers' (ABI) website and download their guides 'Guide to Home Buildings and Contents Insurance', and 'Common Questions about Home Insurance'.  
[http://www.abi.org.uk/Information/Consumers/General/General\\_Insurance\\_.aspx](http://www.abi.org.uk/Information/Consumers/General/General_Insurance_.aspx)

## HOME MAINTENANCE CHECKS.

Keeping on top of home maintenance is an ongoing task and something which people need to keep front of mind throughout the year. Different seasons bring different potential risks to our homes, for example flooding or frozen pipes in winter. It is important for homeowners and renters to both know what to look for, when to carry out these checks and then importantly what to do to fix it. This will help to ensure that our homes continue to be safe and secure at all times.

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#### CARRYING OUT REGULAR CHECKS

On the whole Brits are good at keeping their homes in check. However, there are some home maintenance jobs that we're doing less frequently than others such as checking roofing and clearing the drains. It's important that all areas of a home are checked regularly and thoroughly and that repairs are made in a timely fashion to avoid further damage.

- Visually inspect the roof at least twice a year, especially after severe weather and look for broken, cracked or missing tiles. Broken or cracked tiles can mean a roof is no longer water-tight, leading to water damage inside the home.
- Regularly clean blockages from gutters, as well as check for leaks or overflowing at joints or cracks. Blocked gutters can mean water overflowing and can cause flooding.
- Get an expert to sweep a chimney at least once a year. Lighting a fire under a blocked chimney can cause a fire, as well as fill a home with toxic fumes.

- Driveways, patios and pavements should be regularly swept – use a pressure washer every once in a while for a deep clean. These areas can become slippery with moss. Frost can cause stone or solid surfaces to expand and crack.
- Hire an electrician to service electrical appliances to make sure they are safe to use.
- Also hire a Gas Safe registered engineer to service gas appliances, especially boilers, once a year. This is particularly important to protect against carbon monoxide leaks.
- Carry out an electrical survey at least once every 10 years, to minimise the risk of electrical fires and electric shocks.
- Test a smoke alarm once a month, and replace the battery once a year. Test the entire system every 10 years, to make sure it's working. If your smoke alarm isn't working, you don't have a smoke alarm.

It's important that you make time to carry out regular maintenance checks on your property.

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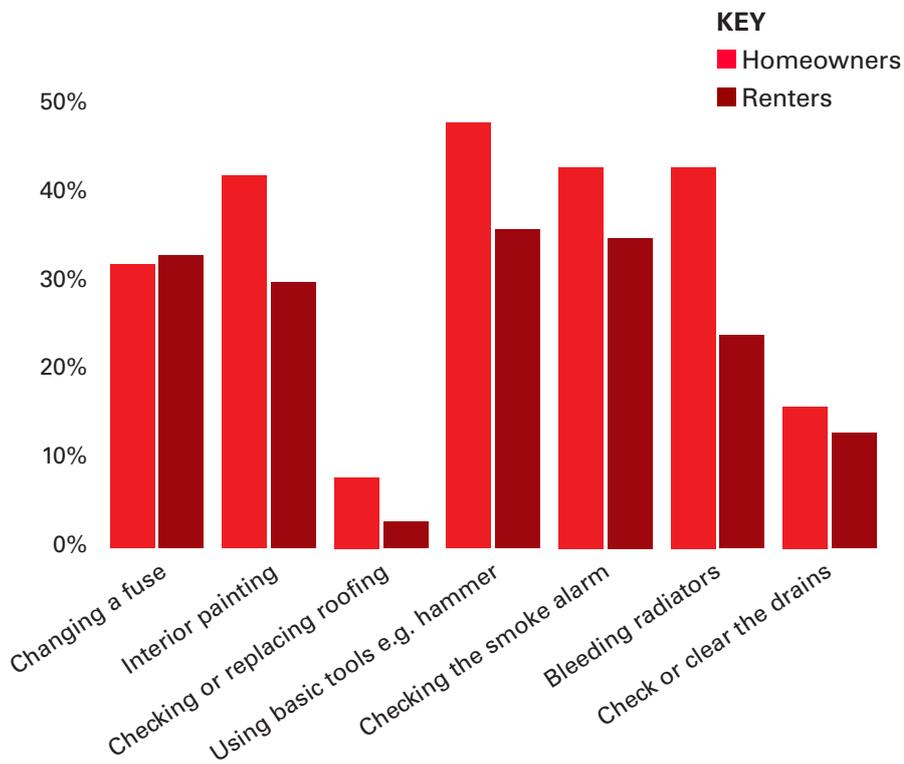
#### HOW OFTEN ARE BRITS CARRYING OUT HOME MAINTENANCE CHECKS?

- 75% of Brits are carrying out checks at least once a year or more
- 24% of Brits carry out home maintenance checks at least once a month or more
- However, 15% of Brits never carry out any home maintenance checks, rising to 20% of Brits who rent their home
- 10% of Brits only carry out home maintenance checks less than once a year

Always take care when undertaking any DIY task, particularly if it's one that you are not fully familiar with, as you could injure yourself or those around you. Do always seek professional help, when required



**CHART SHOWING THE PERCENTAGE OF DIFFERENCE IN HOME MAINTENANCE EXPERIENCES OF HOMEOWNERS AND RENTERS**



“Our research shows that homeowners are more diligent when it comes to doing household maintenance than renters. While the majority of renters may not be responsible for the upkeep of their property’s building, it is prudent to double check the contract with your landlord to ensure you fully understand your maintenance responsibilities.

You should also check whether your contents insurance policy covers you for any damage or issues that are related to the actual building.

It’s important for homeowners to stay on top of home maintenance tasks. That’s why we’re launching this campaign and encouraging people to set the time aside to carry out these essential home maintenance checks.”

**Mike Lawler, Director for Legal & General’s general insurance business.**

## LEGAL & GENERAL'S CHECK IT, SPOT IT, FIX IT CHECKLIST.

Always take care when undertaking any DIY task, particularly if it's one that you are not fully familiar with, as you could injure yourself or those around you. Do always seek professional help, when required

HOME MAINTENANCE TASKS	CHECK IT	SPOT IT	FIX IT
Doors and windows	<p>Regularly check all doors and windows are secure.</p> <p>Over winter the frost and rain can mean that the paint surface on wooden doors, sills and frames may be damaged and start to rot.</p> <p>Spring is a good time to check after the winter weather.</p>	<p>If door is warped/ doesn't shut properly.</p> <p>Key doesn't work.</p> <p>Paint is peeling off.</p> <p>Window seal is rotting.</p> <p>Putty is coming away around the surrounds.</p>	<p>Make repairs or get expert in to make good as soon as possible. Left without repairs may mean that a new door is required or window may fall out. The property is not secure and at risk of burglary.</p>
Locks – Doors and windows	<p>Check door and window locks are in working order at least once a year. It's good to check window locks after winter when they've been shut tight and then after summer when they've been open to make sure they've not been damaged.</p>	<p>Creaking noise when door opens and closes.</p> <p>Very stiff to open and close.</p> <p>Key sticks.</p> <p>Signs of rust.</p>	<p>Lubricate hinges and locks.</p> <p>Seek professional advice of a locksmith if replacement lock or keys are required.</p> <p>Find details of qualified locksmiths at Master Locksmiths Association</p> <p><a href="http://www.locksmiths.co.uk/mla/">www.locksmiths.co.uk/mla/</a></p>
Garden fence	<p>Check fence is secure – no gaps or damaged panels or posts moving in the ground – at least once a year and after bad or stormy weather.</p>	<p>Panel is loose or moving in the wind.</p> <p>Fence panel is on the ground.</p>	<p>Repair or replace the panel, fit new post or get a gardener or fencing expert to check and make repairs.</p>
Garden outbuildings – shed or greenhouse	<p>Check any outbuildings are still secure, particularly if expensive items such as a lawnmower, garden tools, garden furniture or paddling pool and children toys are stored in them over winter.</p>	<p>Door doesn't shut.</p> <p>Paint is peeling.</p> <p>Key doesn't work.</p>	<p>Undertake to repair the damage and apply a fresh coat of paint, replace any damaged wood or glass and repair locks, to ensure outbuildings are secure again.</p>
Guttering	<p>Check gutters regularly for blockages, especially in autumn when falling leaves may clog the gutter. Do this at least once a year and ahead of any forecast of heavy rain or stormy weather.</p>	<p>If you spot water dripping from the guttering or patches of damp on exterior or interior walls this may be a result of a blocked or faulty guttering.</p>	<p>Remove the blockage and check the guttering and surrounding walls are in good repair. Call an expert if needed, to check and repair any damage to the walls.</p>
Roof	<p>Check that the roof of a building is still in good condition at least once a year.</p> <p>If tiled, check tiles are secure and not cracked or missing.</p> <p>Flat roofs have a limited life span and will require replacement – so check for wear and tear or areas where material is worn or has moved or is loose.</p> <p>Also check that the flashings are in good condition and that any joints have not weakened or that the timber frame is not rotting.</p>	<p>Dislodged tiles.</p> <p>Water dripping through into room below.</p> <p>Material flapping in wind or stormy conditions.</p>	<p>Arrange for repairs as soon as possible, before rainwater seeps in and starts to cause more damage to the roof frame and/or causes a leak through to room/ ceilings below.</p>

HOME MAINTENANCE TASKS	CHECK IT	SPOT IT	FIX IT
Trees	<p>On some types of soils, particularly clay, the soil can shrink if it does not get enough water and this can cause damage to a property if the ground level is affected and sinks or becomes uneven.</p> <p>Trees can significantly influence the effect of this, especially if they are close to a building by taking the moisture out of the soil or roots growing.</p> <p>Areas where trees are close to a property should be checked at least once a year.</p>	<p>If you can see cracks in the exterior walls of a building.</p> <p>Movement of soil/land where a tree is near to a property.</p>	<p>If you suspect a tree may be causing damage, ask a tree expert, surveyor or engineer to investigate further and take their professional advice.</p> <p>It is important to do this before taking any action such as cutting down the tree – it may also be protected.</p>
Water pipes and Stopcock	<p>You need to know where your stopcock is so you can switch the water off, for example, if a pipe bursts. Check you know where it is and that it can be fully operated.</p> <p>Do this at least once a year.</p>	<p>If you spot that your pipes are frozen or leaking, turn off the mains water supply at the stopcock immediately.</p>	<p>Legal &amp; General's Stop the Drop Report <a href="http://www.legalandgeneral.com/gibroker/news/articles/stop-the-drop.html">www.legalandgeneral.com/gibroker/news/articles/stop-the-drop.html</a> provides practical advice on how to treat frozen pipes. Alternatively, seek expert advice.</p>
Boiler/Hot water tank/Emersion heaters	<p>Check that a boiler is in good working order at least once a year or as recommended by manufacturer.</p>	<p>Boiler not running properly.</p> <p>No hot water.</p> <p>Boiler makes weird noises.</p>	<p>Arrange for a central heating expert to check the boiler and hot water system.</p>
Water tanks	<p>To prevent possible risk of flooding, check the overflows on toilets, water tanks and central heating header tanks at least once a year.</p> <p>Check that the ballcock valve closes and fits correctly so water stops filling the tank or toilet cistern at a safe level.</p>	<p>Water starting to run onto surrounding floor.</p> <p>Constant sound of running water.</p>	<p>The problem needs to be fixed before water starts to overflow or cause a flood. It may require a new valve or ballcock to be fitted.</p> <p>If water is flowing from the tank then turn water off at the mains supply into the house.</p>
Tiles and seals	<p>Check bathroom and kitchen tiles and seals are all in good repair at least every six months.</p>	<p>If cracks are seen in tiles or gaps in the seals around a bath or shower, this can lead to a build up of mildew or mould as water becomes trapped or starts to leak into the surrounding wall and floor.</p> <p>As the water seeps this can lead to potential damp patches in the surrounding areas or a ceiling below.</p> <p>Look out for and listen for the sound of dripping water.</p>	<p>Replace cracked tiles and repair any damage to seals as soon as possible.</p> <p>Treat mildew and mould with cleaning fluid and improve the ventilation in the room if possible, for example by opening a window to help dry out the room.</p> <p>Trace the source of any leaks and then repair the fault and treat any damp.</p> <p>If the problem is more serious then arrange for a professional builder or plumber to investigate the source of the problem.</p>

HOME MAINTENANCE TASKS	CHECK IT	SPOT IT	FIX IT
Radiators	<p>Check radiator valves and the radiators at least every six months to ensure they are in working order and there are no signs of leaks.</p> <p>Check in spring when radiators may be turned off and before winter when they are turned back on.</p>	<p>If puddles or dripping water are spotted or damp patches found on the floor by a radiator.</p> <p>Knocking noises if air is trapped.</p> <p>Signs of rust around the valve or bottom of the radiator element.</p>	<p>If you find a leak, if you are able then drain or bleed the radiator or system to replace valve or actual radiator to reduce the risk of an escape of water causing more damage.</p> <p>If you don't have the skills to do this then call in a builder or plumber to help fix the problem.</p>
Pests	<p>Check for any damage to brickwork; roof; soffits and eaves, which may attract animal/birds/insects as a likely new home.</p>	<p>If you hear noises in the roof space, see droppings or other signs of vermin this could mean that mice, wasps, birds or bats have made a home.</p>	<p>Get expert advice as some animal species are protected.</p> <p>The local council may be able to help with advice on what to do and the experts to contact.</p> <p>Once sorted ensure any damage is repaired so they don't set up home again.</p>
Appliances	<p>Pull out appliances such as a washing machine; dishwasher and tumble dryer to check that there are no signs of any leaks and that the plumbing and connections are in good condition, at least once a year.</p>	<p>If you see water on the floor at the base of the appliance then there could be a water leak from the plumbing at the back of the machine.</p>	<p>Make sure all the connections are tightly fitted; that the hosing does not have any holes/splits/breaks or perished where the water could leak out.</p> <p>If water has been leaking, ensure that the walls and floor affected by the water damage is repaired e.g. flooring replaced if damaged.</p>
Insulation	<p>Check the level of insulation in a loft at least every two years to ensure depth is sufficient to help protect against loss of heat and so the temperature may be maintained effectively. Also check lagging on water pipes to reduce the risk of pipes freezing.</p>	<p>Cold drafts from a loft door.</p>	<p>Install and fit insulation to the recommended depth – details available at the Energy Savings Trust website <a href="http://www.energysavingtrust.org.uk/In-your-home/Roofs-floors-walls-and-windows/Roof-and-loft-insulation">www.energysavingtrust.org.uk/In-your-home/Roofs-floors-walls-and-windows/Roof-and-loft-insulation</a></p>
Smoke and safety alarms	<p>Check smoke and safety alarms at least every month, to ensure they are in working order and that the batteries do not need replacing.</p>	<p>Some alarms have a light which shows that it is still working – so if you spot that the light is not on then investigate further.</p> <p>If you hear a high pitched warning bleep.</p>	<p>Replace batteries or fit a new alarm. It's good practice to change the batteries every year, even if they do not need replacing, so at least they are always in working order.</p>

HOME MAINTENANCE TASKS	CHECK IT	SPOT IT	FIX IT
Open fires	<p>If you have and use an open fire, you should arrange for the chimney to be checked and swept on a regular basis – before fire is to be used in winter and also again in the spring.</p> <p>This will ensure there is no build-up of debris or soot that could block the chimney and cause a fire or brickwork to be damaged.</p> <p>Also check that the fireguard used is in good repair to prevent sparks and coals falling onto nearby carpet, rugs or soft furnishings.</p>	<p>Things to look for include soot dropping into the grate; birds nesting in the chimney and cracks or damage to the chimney walls.</p>	<p>Ensure the chimney is swept if there is a build-up of soot. Don't light the fire until it has been cleaned.</p> <p>Investigate any cracks and arrange necessary repairs.</p> <p>Consider fixing a protector to the top of the chimney flue, if one is not fitted already, to prevent birds nesting.</p>
Electrical items	<p>Get into the habit of checking at least once a month that any electrical items; such as TVs; games consoles; computers; and smaller items such as kettles; toasters; microwaves and hairdryers are in good working order and regularly cleaned.</p> <p>Check that they are fully turned off – with plugs pulled out of the sockets to limit the risk of them overheating and causing a fire, when not in use.</p> <p>Check electric sockets are not overloaded.</p>	<p>If you spot that an electric plug is cracked or cables worn then stop using it immediately.</p> <p>If an electric socket is overloaded, that is being used by more than three items, then alternative arrangements need to be made if all the appliances need to be used.</p> <p>If you receive an electric shock or there are sparks when pulling a plug in or out of a socket or when switching the item on or off.</p>	<p>Have more electrical sockets fitted if existing sockets are overloaded.</p> <p>Move electrical items to another part of the room where sockets are available.</p> <p>Call in an electrician to check faulty wiring or sockets.</p> <p>Do not touch a faulty plug or socket without ensuring first that the mains power is turned off.</p>

## IMPLICATIONS FOR THE INSURANCE INDUSTRY.

Legal & General's **Home Care and Repair Report** findings show that over one in ten (17%) so over 8 million\*, people don't understand what's covered by their home insurance policy. We're working to address this to help customers understand their cover better and to avoid future misunderstanding.

Home insurance is there to help people should an unexpected event happen such as a fire, flood or burglary and give customers peace of mind that there is some financial support in place and expertise available to help resolve potentially horrible situations. Insurance is not a maintenance contract for customers to claim for any damage to their home. For example, the damage caused because of the gradual wear and tear to roofing so that with age, the roof begins to leak or damp patches appear on interior walls, will not be covered. Roofs need to be replaced over time and if it starts to leak then it needs to be replaced or fixed as soon as possible to stop any further damage. If a customer should claim for damage where it is clear on inspection that the roof needed to be replaced or fixed due to wear and tear then the claim

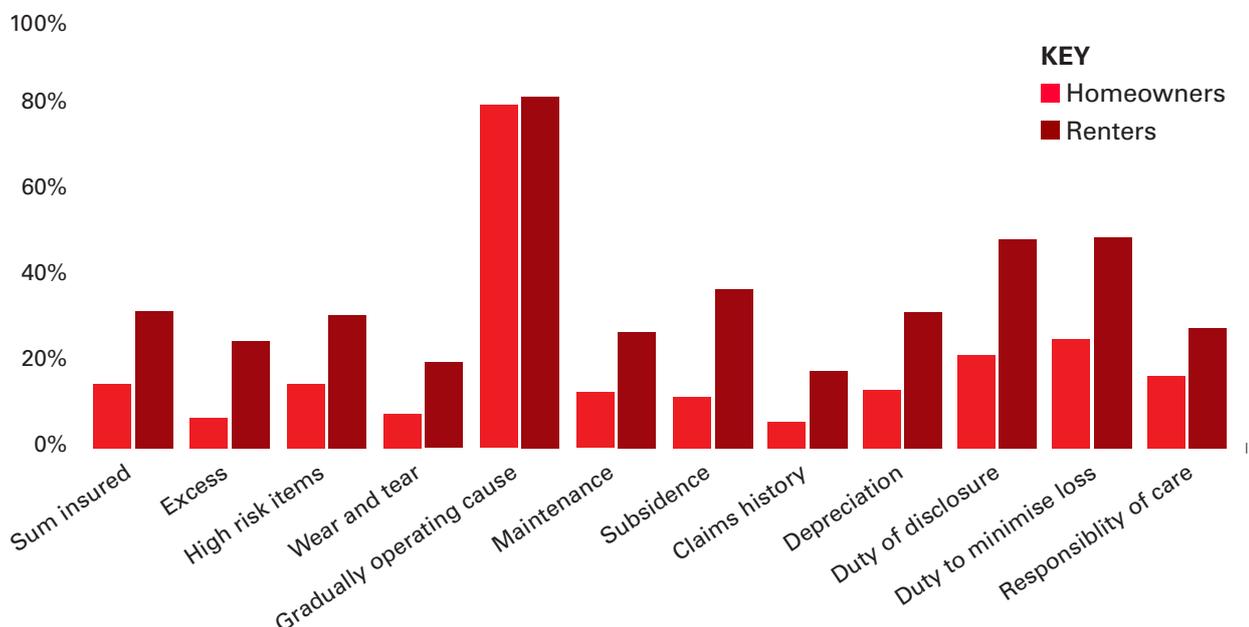
will be declined. This is why it is so important that people understand their responsibility to keep their home in a good state of repair.

Customers rightly expect a high level of service from the moment they take out a home insurance policy through to when they need to make a claim. This also includes quality repair work and replacements when they have a valid claim. In order to deliver the best service, as an industry we need customers to be clear from the outset what our products cover and what service customers should expect to receive.

Legal & General has definitions explaining what home insurance is on its website to help consumers understand and manage their expectation of what is covered under our home insurance products.

In addition Legal & General's 3D **Interactive House** explains what is covered under our home insurance policies, Essentials and Extra. Visit [www.legalandgeneral.com/insurance/customer-portal/interactive-house](http://www.legalandgeneral.com/insurance/customer-portal/interactive-house)

### A CHART SHOWING INSURANCE TERMS NOT UNDERSTOOD BY HOMEOWNERS AND RENTERS





"Our research shows that while the majority of consumers understand the importance of home maintenance (94%), they don't necessarily understand what their home insurance does and doesn't cover.

So although it is great news that customers understand the importance of home maintenance, Legal & General believes that there is more that the insurance industry could do to improve consumer understanding of the consequences of not carrying out regular home maintenance.

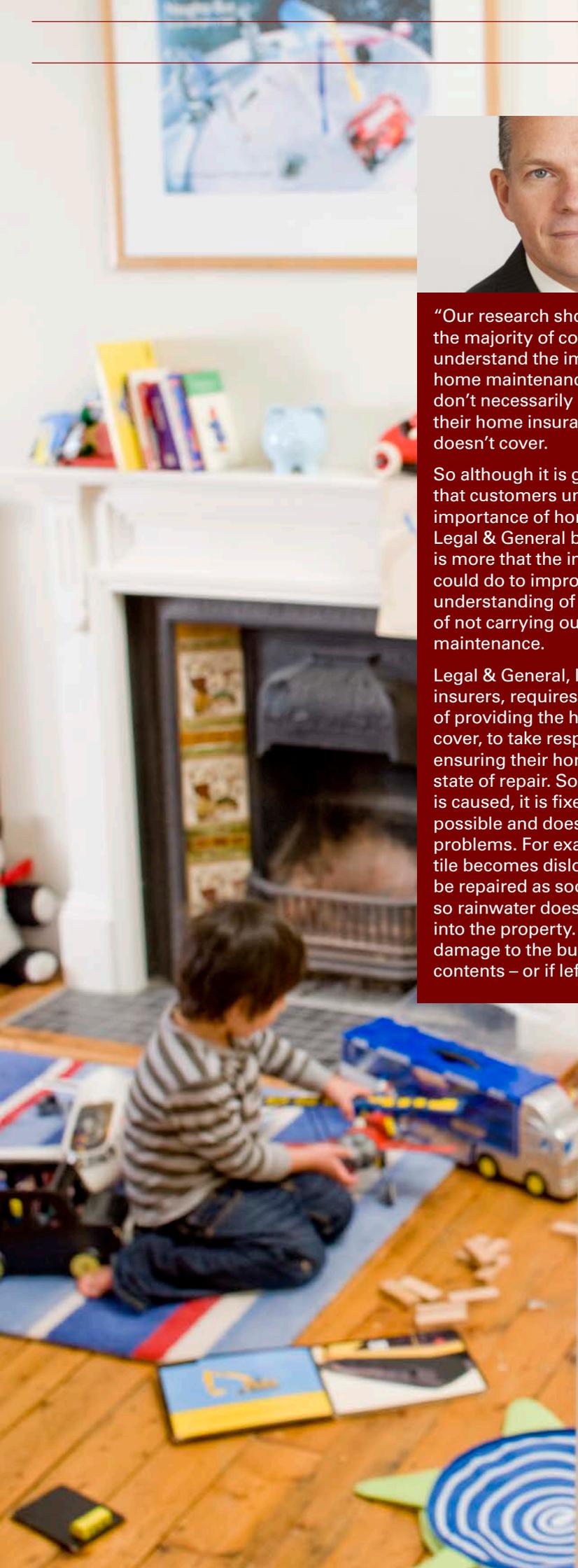
Legal & General, like the majority of insurers, requires customers, as part of providing the home insurance cover, to take responsibility for ensuring their homes are in a good state of repair. So, if any damage is caused, it is fixed as soon as possible and doesn't cause bigger problems. For example, if a roof tile becomes dislodged, it should be repaired as soon as possible so rainwater does not start to leak into the property. This can cause damage to the building or it's contents – or if left too long, this can

potentially bring down a ceiling. Ensuring regular checks are made and any problems identified are fixed as soon as possible means that customers' home buildings and contents insurance continues to remain valid.

It's fantastic that 24% of those surveyed said that they understood what is and isn't covered under their home insurance cover. However, in our experience, when it comes to customers actually making a claim, they aren't as clear on the detail as they thought. Unfortunately, this lack of understanding means that insurers do receive a number of claims that are not valid. This can lead to customers being confused and often disappointed and dissatisfied if their claim is turned down. This is why we believe it's important to do more to help our customers and our intermediary and business partners clients have a better understanding of their policy cover.

As a responsible insurer, Legal & General wants to pay all valid claims quickly and efficiently. So we hope the **Home Care and Repair Report** will help improve consumer understanding so they have a better appreciation of the value of the cover they do have and the quality of service and support they receive if they should have a valid claim."

**Mark Holweger, Director for Legal & General's general insurance business.**



## HOME INSURANCE COVER FROM LEGAL & GENERAL.

Legal & General's Essentials and Extra home insurance policies are designed to give customers a choice, by providing them with different levels of home insurance cover with a wide range of additional options that may be purchased separately and so tailored to individual customer needs.

As well as covering the basics like fire, flood and theft, Essentials is designed to cover basic home insurance needs and would suit, for example, someone just starting out in their own property. For those who have built up their homes and possessions, the Extra product provides more comprehensive cover, including cover for items such as patio furniture and freezer contents.

ESSENTIALS HOME INSURANCE	EXTRA HOME INSURANCE
<ul style="list-style-type: none"> <li>• Cover is available for alternative accommodation.</li> <li>• Under buildings insurance the cover is up to £25,000 if required to move out of home temporarily because of an insured event such as a fire or flood.</li> <li>• Under contents insurance cover this cover is up to 15% of the contents sum insured, with a minimum of £5,000.</li> <li>• Replacing locks to external doors if keys are stolen – up to £500.</li> <li>• Claims for high risk items – up to 20% of the contents sum insured, with a limit per item of 5% of the contents sum insured (minimum £2,000).</li> <li>• Emergency repairs – 24 hour helpline to help in finding a local reputable tradesman.</li> </ul>	<p>Available under Buildings Cover:</p> <ul style="list-style-type: none"> <li>• Home emergency cover – up to £150 for call out fees, labour costs and materials to make a home safe after an emergency such as a burst pipe or break in.</li> <li>• Trace and access* – for example damage caused to floors, ceilings or walls while gaining access to a burst pipe – up to £5,000.</li> <li>• Cover is available for alternative accommodation:               <ul style="list-style-type: none"> <li>• Under buildings insurance this offers cover for up to £50,000 if required to move out of home temporarily because of an insured event such as a fire or flood.</li> <li>• Under contents insurance cover this cover is up to 25% of the contents sum insured, with a minimum of £10,000.</li> </ul> </li> <li>• Replacing locks to external doors if keys are stolen – up to £750.</li> <li>• Claims for high risk items – up to 33% of the contents sum insured, with a limit per item of 5% of the contents sum insured (minimum £2,000).</li> <li>• Emergency repairs – 24 hour helpline to help in finding a local reputable tradesman.</li> </ul>

Limitations and exclusions apply. Please see the Extra and Essentials policy booklets for full details. Copies are available on the Legal & General website, or on request. For more information, please visit: [www.legalandgeneral.com/insurance](http://www.legalandgeneral.com/insurance)

\* Trace and access relates to cover for the reasonable costs involved in tracing the source of the Escape of Water or leakage of oil and replacement or repair of any walls, floors or ceilings (including fixtures and fittings attached to them), inside the home where this occurs in the course of these investigations.

## LEGAL & GENERAL'S LANDLORDS INSURANCE

Legal & General's Landlords Insurance can help landlords to protect their property or properties from damage caused by an Escape of Water, as well as from fire and flood damage.

Cover is also available for events such as accidental damage, unpaid rent and legal disputes.

Cover includes:

- Cover for loss of rent or alternative accommodation up to £40,000 included as standard under buildings cover – if the home is made uninhabitable by an insured event
- Home emergency cover up to £150 included as standard under buildings insurance
- Multiple properties can be insured under one policy with a discount based on portfolio size

In addition it is possible to arrange for:

- Optional legal expenses, rent guarantee and squatters cover
- Legal expenses cover up to £50,000 for certain costs to pursue or defend claims involving a breach of tenancy agreement
- Rent guarantee cover is provided for unpaid rent up to 12 months or until vacant possession is gained
- Squatters cover for negotiation of rights regarding eviction of squatters

Limitations and exclusions apply. Please see the Landlord's policy booklet for full details. Copies are available on the Legal & General website, or on request. For more information, please visit: [www.legalandgeneral.com/insurance](http://www.legalandgeneral.com/insurance) and click on 'buy to let'.



"As a responsible insurer, Legal & General pays all valid claims quickly and efficiently. It's important that our customers, whether they are a homeowner or a renter, understand what their policy covers. The aim of our **Home Care and Repair** campaign is to highlight the importance of regular home care and maintenance. It is also encouraging people to take the time to better understand what is covered by their home insurance, so when they come to make a claim they will not be disappointed."

**Mike Lawler, Director for Legal & General's general insurance business.**

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### METHODOLOGY

Research for Legal & General's **Home Care and Repair Report** was conducted by Vision Critical with a nationally representative sample of 2,061 UK 18+ adults. The research was conducted between 6 April 2012 and 10 April 2012.

\* Figures based on data from the Office of National Statistics which estimates that the size of the UK 18+ population was 48,385,800 in 2010

\*\* Research conducted by LloydsTSB in May 2012.



## CONTACT US



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