

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording.

Type of Insurance and Cover

Home insurance for private residences.

This insurance provides cover for buildings and/or contents.

Please refer to your policy schedule for your selected cover.

The maximum amount we will pay is the sum insured shown within your policy wording or on the policy schedule.

Family legal care and home assistance is automatically included.

Cover is automatically added for personal accident if contents cover is selected. Accidental damage, personal possessions, and caravan may also be included – *Your policy schedule will show if you selected these options.*

Conditions

- You must at all times keep the sums insured at a level that represents full value. *Failure to comply with this may jeopardise your claim or cover.*

Features and Benefits

Contents Standard Cover

- Limits of 5% of the contents sum insured for any one valuable and one third of the contents sum insured for any one claim for total valuables are shown in the policy wording – *Your policy schedule will show the revised limits if these have been increased.*
- Loss or damage caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water (e.g. from burst pipes or tanks) or oil, malicious persons, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes (causes 1-11 in the policy wording).
- Accidental breakage of or damage to fixed glass in furniture, mirrors, hobs and home entertainment equipment (including satellite dishes up to £500).
- Accidental loss of metered water and oil up to £1,000.
- Rent or alternative accommodation up to a maximum of 20% of the sum insured.
- Loss or damage to frozen food due to a change in temperature or contamination by refrigerant fumes.
- Liability for domestic employees up to £10,000,000.
- Tenant's liability up to 10% of the sum insured. *Applicable if the insured property is rented.*
- Public liability insurance up to £2,000,000, *including damage arising from your occupation of the insured property (but not its ownership).*

Personal Possessions

- Loss or damage to personal possessions elsewhere in Europe and anywhere in the world for up to 60 days. *Please refer to policy wording for full details of cover available.*

Buildings Standard Cover

- Loss or damage caused by storm, flood, escape of water (e.g. from burst pipes or tanks) or oil, subsidence, theft, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes, fire, smoke, explosion, lightning, earthquake, malicious persons, riot.
- Accidental breakage of fixed glass in windows, fixed sanitary ware and bathroom fittings.
- Accidental damage to underground pipes and cables and up to £5,000 towards the necessary costs in locating the source of the damage.
- Alternative accommodation or loss of rent up to 20% of the buildings sum insured.
- Property owner's liability up to £2,000,000.

Home Assistance.

Cover under this section is administered by Composite Legal Expenses Limited and underwritten by Groupama Insurance Company Limited

- We provide you with a 24 hour home emergency service to repair certain domestic facilities such as plumbing, gas, electricity and heating.

Family Legal Protection

Cover under this section is administered by Composite Legal Expenses Limited and underwritten by AmTrust Europe Limited.

- Legal and professional fees, costs and expenses up to £75,000 in connection with legal proceedings in respect of any of the following incidents:
 - Personal injury. Pursuing a claim for damages for injury or death due to the negligence of a third party
 - Pursuing or defending a consumer dispute for faulty goods or services.
 - Home Rights. Pursuit of an infringement of your legal rights arising from your ownership or occupation of your home.
 - Taxation. Professional fees relating to an in-depth Inland Revenue investigation of your personal tax affairs.
 - Employment. Contract of employment disputes
 - Defence against criminal prosecution

Caravan

- Loss or damage to the caravan anywhere in the United Kingdom, Channel Islands or the Isle of Man and for up to 60 days per year in Europe.
- Alternative accommodation costs if the caravan becomes uninhabitable due to loss or damage covered by the section of the policy up to £10 per day and £150 in total.
- Legal liability for compensation arising from the ownership or use of the caravan up to £2,000,000.

Significant or Unusual Exclusions or Limitations

- The standard excesses and any increased amount you have agreed to pay shown within your policy wording or on the policy schedule.
- Watercraft (e.g. windsurfers and sailboards) and mechanically propelled vehicles (e.g. quad bikes and motorcycles) and any liability arising from them.
- Property primarily used for and liability arising from business purposes.

General Exclusions

- Riot or civil commotion outside of the United Kingdom, the Isle of Man or the Channel Islands, confiscation or sonic bangs, radioactive contamination, war risks, terrorism, reduction in market value, date change, pollution and contamination.

Exclusions under Contents Standard Cover

- Loss or damage caused by chewing, scratching, tearing or fouling by domestic animals.
- Damage caused by any gradually operating cause.
- Damage caused (whilst being carried) to audio or visual equipment which is designed to be portable.
- Loss or damage to valuables, money, plants or trees left in the open at the insured property.

Exclusions under Contents Standard Cover and Buildings Standard Cover

- Loss or damage occurring after the insured property has been unoccupied or unfurnished (see full definitions within the policy wording) for 30 consecutive days or more by malicious persons, escape of water or oil, theft, mirrors, fixed glass and sanitary ware and accidental loss of oil and metered water.

Exclusions under Personal Possessions

- Theft from an unattended motor vehicle unless the personal possessions are concealed from view and the vehicle is locked.
- Theft from an unlocked hotel room.

Exclusions under Home Assistance

- This is a telephone service only. We arrange for a local competent and authorised repairer to contact you.
- You will be responsible for the costs involved.

Exclusions under Family Legal Protection

The insurer will not cover:

- An infringement of legal rights, which occurs within 90 days of the start of this policy
- The first £25 of any claim.
- Any claim relating to your business, profession or trade.
- Any claim relating to the pursuit or defence of any action alleging defamation.
- Claims where you take action without first obtaining the insurer's agreement or cause delay or fail to give reasonable assistance to the insurer.
- Claims reported more than 30 days after the insured incident.
- Any claim where legal costs are incurred without the insurer's authority.
- Any matter in respect of which you are entitled to Legal Aid.
- Most types of dispute with local or national government authorities
- A matrimonial or co-habitation dispute except in so far as any claim relates to a dispute with your professional advisors.
- For other exclusions which relate to specific insured incidents, please see your policy booklet

Exclusions under Caravan Cover

- Theft of the caravan whilst unattended or unattached unless secured by a proprietary wheel clamp.
- Theft from the caravan where the doors or windows have not been locked.

Duration

This is an annually renewable policy.

Cancellation Period

You are free to cancel this policy at any time.

Claim Notification

To make a claim, contact:

Family Legal Protection	0871 423 5244
Home Assistance	0871 423 5244
For all other claims, please contact	0870 556 1161.

Making Yourself Heard

Any complaint you may have should in the first instance be addressed to your Insurance Intermediary, then claim office or helpline if applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to The Managing Director of Composite Legal Expenses Limited if it is about the Family Legal Care or Home Assistance sections of your policy or The Customer Care Department of AXA Insurance if it is about any of the other sections of cover.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the Policy Wording and the Legal Family Care insert.

Financial Services Compensation Scheme (FSCS)

AXA Insurance, Composite Legal Expenses Limited and AmTrust Europe Limited are covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme, Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at www.FSCS.org.uk