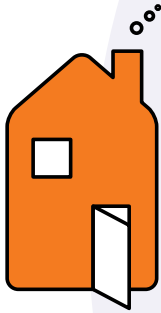


YouChoose
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Home Insurance



ABC Policy Summary



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.

Cover is automatically added for personal accident if contents cover is selected. Accidental damage, personal possessions, home assistance, family legal protection 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 Homeserve Claims Management Ltd and underwritten by Inter Partner Assistance SA.

- Provides access to a network of approved tradesmen and

- Enables repairs in the event of an emergency that would render the private residence unsafe, insecure or would lead to further damage to the private residence.

Family Legal Protection

Cover under this section is administered by Arc Legal Assistance and underwritten by Inter Partner Assistance SA, a wholly owned subsidiary of AXA Assistance SA.

- Legal costs and expenses up to £25,000.

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 this 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:

- Costs arising from or in connection with circumstances known of prior to the start of cover or costs for repairs where we have not been notified by you or a person calling on your behalf through the 24 hour helpline.
- Costs arising from or in connection with any system, equipment or facility which has not been properly installed, maintained, serviced or kept in repair in accordance with the manufacturer's instructions.
- Loss or damage to any property or any consequential loss or damage of any kind

EXCLUSIONS UNDER FAMILY LEGAL

Protection:

- Claims directly linked or arising from the planning or alteration of the building.
- Claims arising from a dispute between a Landlord and tenant.
- Claims for legal costs that insurers have not agreed to in advance.
- Unless a conflict of interest arises, prior to the start of court proceedings, legal costs incurred by any legal representative other than Arc's panel solicitors or their agents.

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 anytime.

CLAIM NOTIFICATION

To make a claim for Home Assistance contact 0870 850 9102. To make a claim for Legal Assistance contact **0870 850 9081**. For all other claims contact **0870 556 1161**

MAKING YOURSELF HEARD

Any complaint you may have should in the first instance be addressed to your insurance adviser, then claim office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to The Customer Care Department of AXA Insurance.

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.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

AXA Insurance is 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.

Home Assistance and Family Legal Protection

HOME ASSISTANCE

Your schedule will show if this section is in force

The Insurance will pay up to £300 including VAT for each Emergency event for the following:

Standard Cover

- Broken Windows
- Damaged Doors
- Broken Door Locks
- Lost Keys

Additional Cover

As standard plus emergencies for

- Plumbing
- Draining
- Electricity System
- Primary heating System
- Vermin
- Roofing
- Overnight Accommodation

An Emergency means an unforeseen situation which if not dealt with quickly would render the house unsafe or insecure, or if not repaired, would result in further damage or cause unreasonable discomfort, risk or difficulties to the Insured.

Home Assistance is insured by Inter Partner Assistance SA, 106-118 Station Road, Redhill, Surrey RH1 1PR Registered No. FC008998

FAMILY LEGAL PROTECTION

Your schedule will show if this section is in force

If you have a legal problem that cannot be solved amicably this cover will provide legal expenses cover up to £25,000 per incident so that you can take agreed cases to court.

Family Legal Protection is insured by Inter Partner Assistance SA, a wholly owned subsidiary of AXA Assistance SA.

Registered Office:
The Quadrangle,
106-118 Station Road,
Redhill,
Surrey RH1 1PR
Registered No. FC008998

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