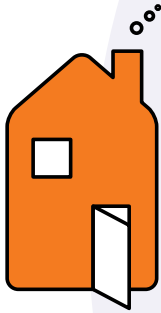


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Home Insurance



AXA Exclusive Policy Summary

Features and Benefits

POLICY FEATURES	BENEFITS TO YOU
Identity theft	The contents sum insured shown in your policy schedule

POLICY FEATURES	BENEFITS TO YOU
Contents	
Contents sum insured	Contents cover up to £300,000 is available. Your contents are covered for accidental loss or damage while in your home or while temporarily removed anywhere in the world.
Valuables	We recognise that people have more and more expensive articles, and with this policy there is no need to specify or provide valuations for valuables unless they are worth more than £10,000. All jewellery and watches in the home with a combined value of over £25,000 must be kept in a safe, worn or be carried for full cover to be provided.
New acquisitions	Any new purchases you make up to £25,000 are automatically covered for additional peace of mind. You just need to contact your Insurance Intermediary within 30 days of making the purchase and pay any additional premium.
Festivity cover	10% extra contents cover for 30 days before and after recognised religious festivals, and weddings. This automatic increase, which extends beyond just Christmas and weddings to suit a wider cultural audience, covers gifts, food and provisions for these events.
Student cover	This policy automatically includes cover for student belongings for students living in digs away from their home. This includes cover for Laptops, PCs, TVs, MP3 players, etc giving parents peace of mind while their children are at college or university. Students will be covered up to the contents sum insured, however there is a restriction of £5,000 for any claim relating to theft or attempted theft from their room in a college or university halls of residence.
Visitors effects	Your visitors effects are automatically covered up to the value of £2,500.
Alternative accommodation	If your home cannot be lived in because of loss or damage covered by the AXA Exclusive policy, we provide cover up to 25% of the contents sum insured for rent or alternative accommodation for all your family including your family pets.

Lock replacement	Cover for replacing locks following theft of your keys is automatically included.
Garden plants and furniture	Loss or damage to your plants and trees in the garden is automatically included up to the value of £1,000 for any one claim. Garden furniture is automatically covered up to the contents sum insured.
Frozen food	Cover for freezer contents is automatically included.
Home working	We recognise that many people work from home. With this in mind we allow cover to be included within the contents sum insured for business equipment up to £15,000 including up to £1,500 for business stock.
Credit card liability	If your credit card is stolen you are automatically covered up to £10,000 towards your liability.
Liability cover	With the AXA Exclusive policy, cover is automatically included up to £2.5 million for your legal liability for accidental death, bodily injury or illness of a person or damage to property. This cover is increased to £10 million for legal liabilities towards your domestic employees.

POLICY FEATURES	BENEFITS TO YOU
Buildings	
Buildings sum insured	Buildings cover up to £1.5m is available. You benefit from full accidental damage to your buildings. This is automatically included as standard for full peace of mind.
Trace and access	You are automatically covered for accidental damage to underground pipes and cables and up to £5,000 towards the necessary costs in locating the source of the damage.

POLICY FEATURES	BENEFITS TO YOU
Other covers available	
Family legal protection and Home assistance	Family legal protection provides a range of covers which can assist you in defending an action brought against you in respect of a prosecution for a motoring offence or it can be an action you bring against another person who has injured you, damaged your house or infringed your contractual employment rights. Home assistance provides you 24 hour access to approved contractors such as plumbers, electricians, locksmiths and carpenters for emergency repairs. We pay up to £1,000 towards the call out fees, parts and the costs of labour.
Travel insurance	Travel insurance is available if you have selected Contents cover. This provides annual multi trip cover for holiday or business trips of up to 21 days per trip. There is no need for separate baggage insurance as your personal possessions are already covered under your contents worldwide cover.

STANDARD BENEFITS	
Inflation protection	To help provide protection against inflation, your buildings and contents sums insured will be index linked and reviewed each month. No extra charge will be made for any increase until the renewal of your policy for this benefit.
Free 24 hour Legal and Domestic helpline	We realise that accidents and incidents don't only happen between 9 and 5. That's why we have set up a free 24 hour legal and domestic helpline to ensure there's someone to help you when you need it most.
Direct debit	It is possible to spread the cost of your annual premium by using direct debit. Please ask your Insurance Intermediary for details.
Straightforward claims procedures	Our dedicated claims team do their utmost to speed up the process and take the stress out of making a claim. We are committed to dealing with each claim quickly and efficiently.

This table provides only a brief summary of the cover available to you. For full details please refer to the policy booklet or ask your Insurance Intermediary.

Important information

HOW MUCH COVER DO I NEED?

It is very important for you to make sure that you are insured to the correct levels. If your sum insured is not enough there is a risk we may void your policy, we may not deal with your claim or we may reduce the amount of any claim we pay. We have put together this guide to help you.

Buildings

Your sum insured should be enough to rebuild all the property covered in the same form, size, style and condition as new. This includes the home itself, fixtures and fittings, oil and gas tanks, cesspits, permanent swimming pools, tennis hard courts, walls, gates, fences, hedges, terraces, patios, drives, paths, car ports, garages and outbuildings.

The market value of your home is not a suitable guide. If in doubt, you should seek advice from a qualified surveyor.

Contents

Your sum insured should be enough to replace as new all contents (other than fine art, antiques and collectables) kept in your home. For fine art, antiques and collectables the sum insured should be the cost you paid or current market value, whichever is the greater.

LIMITS YOU NEED TO BE AWARE OF

- There is a limit for valuables of 50% of the contents sum insured and a valuables and personal effects single article limit of £10,000 unless specified.
- There is a limit of £1,500 for money in the home and £500 for money outside the home.
- Theft or attempted theft of jewellery and watches from the home is limited to £25,000 unless in a locked safe or being worn or carried.
- Theft or attempted theft of personal effects, money and valuables whilst temporarily removed from the home is limited to £10,000 in total unless in a locked safe or being worn or carried.

SECURITY REQUIREMENTS

For some homes we may require or recommend certain security measures because of where your home is located and/or your chosen level of sum insured. More information is available in the Proposal/Statement of Fact or from your insurance intermediary.

DEFINITIONS

Please see definitions below for what we mean by personal effects, valuables, money, business equipment and fine arts, antiques and collectables.

Business equipment

All computers and equipment (excluding data) used for business, trade, profession or employment purposes which includes stock but excludes business money.

Fine art, antiques and collectables

Works of art including pictures, paintings, drawings, etchings, photographs, prints, manuscripts, tapestries and rugs, porcelain, glass, sculptures, statues, collections of stamps, coins and medals and articles of gold silver or other precious metals. This does not include antique furniture, books, jewellery, furs and guns.

Money

Coins and bank notes in current use, cheques, postal orders, postage stamps which are not part of a collection, trading stamps, premium bonds, saving stamps or certificates, luncheon vouchers, music book or similar tokens, money orders, travel tickets including season tickets, petrol coupons, gift tokens, phonecards, pre-booked event and entertainment tickets and electronic money cards.

Personal effects

Clothes and items of a strictly personal nature likely to be worn used or carried, for example MP3 players, mobile phones, sports equipment and pedal cycles. It does not include valuables or money.

Valuables

Jewellery (including costume jewellery) watches and fine art, antiques and collectables.

Policy summary

This policy summary does not contain full details and conditions of your insurance – you will find these in your policy booklet.

This policy is underwritten by AXA Insurance UK plc apart from the Home assistance and Family legal protection sections which are underwritten by Inter Partner Assistance S.A. a wholly owned subsidiary of AXA Assistance S.A.

Types of insurance and cover Home insurance for private residences. This insurance provides cover for contents and/or buildings and identity theft. You may also include cover for home assistance family legal protection and travel. Your policy schedule will show which sections are in force. We will pay up to the sum insured or limit shown within your policy booklet or on the policy schedule.

CONDITIONS

You must let us know immediately when the full replacement cost of the contents or buildings exceeds the sum insured shown in your policy schedule. Please read your policy schedule for any security requirements that apply. If you take out the optional Travel section it is essential that you refer to the Important conditions relating to health in the Travel section of the policy booklet.

The Travel section is not available to anyone aged 80 years or over. If you reach the age of 80 years during the period of insurance cover will continue until the next renewal date but not after this. If you do not comply with these conditions it may put your claim or cover at risk. The table on the following page shows the features and benefits of the AXA Exclusive policy and the maximum amounts you can claim.

Feature and Benefits

CONTENTS WORLDWIDE	LIMITS
Cover for accidental loss or damage to your contents while in your home or while temporarily removed anywhere in the world. Contents includes general furniture and furnishings electrical appliances personal effects money and valuables.	The contents sum insured shown in your policy schedule
New acquisitions of contents are automatically covered providing we are notified within 30 days of the date you acquired them.	£25,000 per item
Your contents sum insured is automatically increased in respect of gifts food and provisions for the 30 days before and after a religious festival and for you or your family's wedding or civil partnership.	10% of the contents sum insured
Accidental loss of metered water and domestic heating oil.	£2,500
Alternative accommodation for you your family and your domestic pets.	25% of the contents sum insured
Replacement of locks following theft of keys to external doors or windows.	Up to the contents sum insured

CONTENTS WORLDWIDE	LIMITS
Garden plants.	£1,000
An allowance within the contents sum insured for business equipment and business stock.	£15,000 – business equipment
Worldwide personal liability insurance including damage arising from your occupation of the insured property.	Including £1,500 business stock
Credit card liability as a direct result of it being stolen.	£2,500,000
Liability to domestic staff.	£10,000
BUILDINGS	LIMITS
Loss or damage including accidental damage to the buildings	The buildings sum insured shown in your policy schedule
Alternative accommodation for you your family and your domestic pets.	25% of the buildings sum insured
Necessary trace and access costs towards finding the source of damage to the home.	£5,000
Property owner's liability.	£2,500,000
IDENTITY THEFT	LIMITS
Provides cover including legal fees and expenses. The service provides a resolution service for a customer that has experienced or believes they may have experienced identity theft. The identity theft helpline is confidential and also provides preventative advice.	£50,000
HOME ASSISTANCE	LIMITS
Provides free advice and access to a network of approved contractors and provides cover for emergency repairs such as plumbing and drainage electricity supply central heating and roofing The Home assistance service provides repairs in the event of an emergency that would render the home uninhabitable or creates a risk of loss or damage to the home and or any of your belongings.	£1,000

CONTENTS WORLDWIDE	LIMITS
Family legal Protection	
Provides a range of covers which can assist customers in defending prosecutions for instance a motoring offence or bringing actions against another who injured them damaged their house or infringed their contractual or employment rights. It covers legal costs and expenses and provides a legal helpline.	£50,000
Travel	
Cancellation or curtailment charges.	£3,000
Emergency medical and other expenses.	£5,000,000
• Emergency dental treatment.	£200
• Funeral expenses abroad.	£1,500
Hospital benefit.	£500 (£30 per 24 hours)
Personal accident.	£25,000
Emergency replacement of delayed baggage.	£100
Delayed departure.	£200 (£25 per 12 hours)
Missed departure.	£500
Winter sports*	
• Hired ski equipment;	£300
• Hire of ski equipment;	£300 (£30 per day)
• Ski pack;	£300 (£150 lift pass)
• Piste closure.	£600 (£30 per day)
Business travel*.	£750

* This indicates optional covers. Your policy schedule will show any optional cover you have chosen.

Significant or unusual exclusions or limitations

GENERAL	YOU CAN FIND FULL DETAILS WHERE SHOWN BELOW
The standard excesses and any increased amount you have agreed to pay.	Each section of the policy booklet or in your policy schedule
Riot or civil commotion outside the United Kingdom the Isle of Man or the Channel Islands confiscation sonic bangs radioactive contamination war risks terrorism reduction in market value date change pollution and contamination.	General exclusions
CONTENTS WORLDWIDE	
The limit for any one valuable or personal effect is £10,000 unless specified in your policy schedule.	Contents worldwide What is the most we will pay'
The limit for any one claim for total valuables will be 50% of the contents sum insured.	
Money is limited to £1,500 in the home and £500 outside of the home.	
Theft or attempted theft of jewellery and watches from the home is limited to £25,000 unless in a locked safe or being worn or carried.	
Personal effects and valuables removed from the home are restricted to £10,000 for theft unless they are being worn used or carried or in a locked room.	
Student belongings temporarily removed from the home to a room in a college or university halls of residence are limited to £5,000 in respect of theft or attempted theft.	
The stone settings of any item of jewellery over £5,000 in value must be examined by a jeweller once every three years and any defect remedied immediately.	General condition 5
Watercraft (e.g. windsurfers and sailboards) and mechanically propelled vehicles (e.g. quad bikes and motorcycles) and any liability arising from them.	Contents worldwide 'What items are not covered'
Theft from an unattended motor vehicle unless the items are hidden from view and the vehicle is locked.	Contents worldwide Cover 1 Loss and accidental damage 'What is not covered'
Loss or damage occurring while the home has been unoccupied or unfurnished (see definitions within the policy) caused by malicious people escape of water or theft.	
Chewing scratching tearing or fouling by domestic animals.	
Damage caused by any gradually operating cause or wear and tear.	
Personal liability arising from any trade business profession or employment.	Contents worldwide Cover 10 Personal liability 'What is not covered'

BUILDINGS	
Chewing scratching tearing or fouling by domestic animals.	Buildings Cover 1 Loss and accidental damage 'What is not covered'
Loss or damage occurring while the home has been unoccupied or unfurnished (see definitions within the policy) to fixed glass and by malicious people escape of water or theft.	
Damage caused by any gradually operating cause or wear and tear.	

IDENTITY THEFT	
Any identity theft connected with your business profession or occupation.	Identity theft 'What is not covered'

HOME ASSISTANCE	You can find full details where shown below
Costs arising from or in connection with circumstances known prior to the start of cover.	Home assistance 'What is not covered'
Replacement of boilers cylinders tanks radiators and sanitary ware.	
Failure of the boiler or heating system between May and August.	
LPG fuelled oil fired warm air solar and un-vented heating systems or boilers with an output over 60 Kw/hr.	
Claims which are not notified via the 24 hour helpline in the first instance.	Home assistance 'General condition 1'

FAMILY LEGAL PROTECTION	
Claims for legal costs that haven't been agreed in advance.	Family legal protection 'What is not covered'
Unless a conflict of interest arises before the start of legal proceedings legal costs incurred by any legal representative other than Irwin Mitchell Solicitors or their agents.	

TRAVEL

War risks civil commotion terrorism (except under covers B C and D unless caused by nuclear chemical or biological attack).	Family legal protection 'What is not covered'
Deliberate self inflicted injury solvent drug or alcohol abuse.	
Travel to a country or specific area or event which the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to travel to.	
Cover is not provided for trips over 21 days.	Travel definition of 'Trip'
Cover is limited to certain specified sports and activities only.	Travel 'Sports and activities covered'
Not available to anyone aged 80 years or over. If you reach the age of 80 years during the period of insurance cover will continue until the next renewal date but not thereafter.	Travel definition of 'You/your/insured person'

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 **0870 850 9081**

Home assistance **0870 850 9102**

Travel claims **0870 850 1473**

Identity theft **0870 164 8214**

For Contents worldwide and Buildings claims please contact **0870 850 0266**

MAKING YOURSELF HEARD

If you have a complaint you should contact your Insurance Intermediary who arranged the policy or the claim office as appropriate. 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 or in the case of Family legal protection to Arc Legal Assistance Limited or for Home assistance to Homeserve Claims Management Limited which are dealt with separately in your policy.

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

You can find full details of addresses and contact numbers in your policy booklet.

If your complaint relates to Family legal protection either you or we may refer any dispute to an arbitrator who will be a solicitor or barrister. If we cannot agree on an arbitrator the Chartered Institute of Arbitrators will choose one. The arbitration has to keep to the Arbitrators Acts which are in force and will be binding on you and us. If the arbitrator decides that you should pay the costs of arbitration we will not pay these under this policy.

FINANCIAL SERVICES COMPENSATION SCHEME

(FSCS) Both AXA Insurance UK plc and Inter Partner Assistance S.A. 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:

n Compulsory insurance is covered in full.

n 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

Visit **YouChoose** insurance.co.uk and click to save more money on your insurance with the YouChoose insurance family.