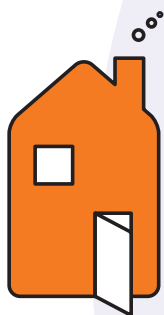


**YouChoose**  
insurance.co.uk



# Home Insurance

**AXA** ASSISTANCE  
redefining / service

*Excess Protect Policy Summary*

Some important facts about Your insurance are summarised below. This summary does not form part of the contract and does not describe all the terms and conditions of Your policy, so please take time to read the policy document to make sure You understand the cover it provides.

### **INSURER**

Benefits under this policy are underwritten by Inter Partner Assistance, 10/11 Mary Street, Dublin 1, Ireland, an insurance company registered with IFSRA. Inter Partner Assistance is a member company of the Global AXA Group.

### **WHAT MAKES UP THIS POLICY?**

The policy and the Certificate of Insurance or Confirmation of Coverage document must be read together as they form Your insurance contract.

### **COOLING OFF PERIOD**

YouChoose Home will refund in full Your premium, if, within 14 days of purchasing this insurance You decide that it does not meet Your needs providing that You have not reported or are intending to report a claim. Once the 14 days has expired You may cancel this insurance but no refund of premium will be given.

### **JURISDICTION AND LAW**

This insurance shall be governed by the laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance.

YouChoose Home (a trading style of Commercial Vehicle Direct Insurance Services Ltd) is authorised and regulated by the Financial Services Authority (firm reference number 302216) for the sale and administration of general insurance products in the United Kingdom and throughout the Members of the European Economic Area (EEA).

### **WHO IS ELIGIBLE TO PURCHASE THIS POLICY?**

Any person: -

1. Permanently resident in the United Kingdom (England, Wales, Scotland, Northern Ireland, Channel Islands and the Isle of Man).

2. At least 18 years of age on the date of purchase of this insurance.

### **COVER PROVIDED**

1. Subject to the appropriate premium having been paid, the Insurer will pay to You in each relevant Period of Insurance, an amount equal to the amount of the Excess in relation to each settled Home Insurance claim up to Your Cover Limit.
2. Cover Limits available:
  - A) £150 in any one policy period
  - B) £300 in any one policy period
  - C) £500 in any one policy period
  - D) £1,000 in any one policy period
3. Please refer to the Certificate of Insurance or Confirmation of Coverage document for your annual aggregate Cover Limit.

### **GENERAL CONDITIONS APPLICABLE**

You must comply with the following conditions to have the full protection of Your policy.

1. Cover is provided for the Main Residence
2. The Home Insurance Excess policy will continue to respond for the period of the cover or until your chosen Cover Limit is exhausted; whichever comes first.
3. The Home Insurance policies that You have must be current and valid and provided by an FSA regulated and authorised UK insurer
4. The Policyholder as stated on the certificate of insurance must match the lead name of the individual on the Home Insurance Policy covering the Main Residence and to which this policy will reimburse the excess. If one of the main insurance policies covered is in the partner's name this policy will respond.
5. Only when the Excess of the current and valid Home Insurance Policy is exceeded and following the successful claim payment will this policy respond.

6. In the event that any misrepresentation or concealment is made by You or on Your behalf in obtaining this Insurance or in support of any claim under this Insurance this policy may be voided and no refund of premium will be given.

#### WHAT IS NOT COVERED (EXCLUSIONS)

1. Any claim that Your main Home Insurance Policy does not respond to or where the Excess is not exceeded.
2. A Home Insurance Policy that includes cover for business use.
3. Any claim on the Home Insurance Policy which occurred prior to the Attachment Date of this Insurance as shown on your Certificate of Insurance.
4. Any claim notified to Us more than 31 days following the settlement of Your claim by Your main Home Insurance Policy insurer.
5. Where the property concerned is not Your Main Residence.
6. Any contribution or deduction from the settlement of Your claim against Your main Home Insurance Policy other than the stated Excess, for which You have been made liable.
7. Any liability You accept by agreement or contract, unless You would have been liable anyway
8. Any claim that is refused by Your main Home Insurance policy Insurers to whom You are claiming.

#### CLAIMS

##### Making a claim:

##### Claim via the Internet

Should you wish to claim under this policy, you should go to;

[www.excess-protect.com/generic-home/submit\\_claim.asp](http://www.excess-protect.com/generic-home/submit_claim.asp)

You will be able to complete this claim form on line.

##### If you do not have access to the Internet and would like to claim via post

Please call AXA Assistance on **0845 2712467** and notify Your claim with them. At the time You call them they will complete the claim form with You over the phone. They will then send it by post to You for You to check that all details taken down over the phone by them (AXA Assistance) is correct together with an acknowledgement letter.

Once You have received communication confirming your claim number from AXA Assistance You should send the following;

1. A copy of the acknowledgement letter received from AXA Assistance.
2. A copy of Your Certificate of Insurance or Confirmation of Coverage document.
3. You must provide a copy of Your settlement letter from the insurer which provides Your Home Insurance Policy, which must state the amount settled and the Excess deducted.

Please post the copy of the original claim form that You completed on line with all the required supporting documentation to :-

AXA Assistance  
PO Box 54098,  
London SW20 8UU

Should you need to call AXA Assistance, please call **0845 271 2467**

or email [lifestyle-excess@axa-assistance-claims.com](mailto:lifestyle-excess@axa-assistance-claims.com)

PLEASE NOTE: FAILURE TO FOLLOW THESE STEPS MAY DELAY AND / OR JEOPARDISE THE PAYMENT OF YOUR CLAIM.

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

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