

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.

You must tell us before you start any conversion, extension or other structural work on the home – we may wish to change the terms of your cover.

Duration

This is an annual policy.

Claims

If you need to make a claim, please telephone Prestige Underwriting Services Ltd. on 0845 0777 666.

Right of Cancellation

You can cancel this policy at anytime. Please refer to page 4 of the policy wording for full details.

Complaints

It is our intention to provide you with a high level of customer service, however if you should wish to make a complaint about our service, we have a formal complaints procedure.

For a complaint under section 1-8 please contact the Underwriting Manager, Prestige Underwriting Services Limited. For section 9, write to the Claims Manager, MSL Legal Expenses Limited.

For sections 1-8 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, under all sections, 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.



COVERALL POLICY SUMMARY



PRESTIGE
Underwriting Services Ltd.

This policy is underwritten by AXA Insurance UK plc (with the exception of Legal Expenses which is underwritten by Financial & Legal Insurance Company Limited). The policy summary does not contain the full terms and conditions of the contract, these can be found in the policy wording.

Type of Insurance and Cover

Home insurance for private residences, let properties and holiday homes. This insurance provides cover for buildings and/or contents.

The Schedule is part of the Insurance and contains details of you, the premises, the sums insured, the period of insurance and the sections of this insurance which apply. The maximum amount we will pay is the sum insured shown within your policy wording or on the policy schedule.

Your household policy may be subject to endorsements. An endorsement describes a change in the terms and conditions of this insurance and should be read carefully.

The different sections of cover that are available are Buildings, Contents, Legal Liability to Domestic Employees, Legal Liability to the Public, Valuables and Personal Possessions, Food in Domestic Freezers, Pedal Cycles, Money & Credit Cards and Legal Expenses. Please refer to your policy schedule for details of your selected cover.

Buildings – Section 1

Covers the structure of your home including domestic outbuildings, garages, fixtures & fittings, swimming pools and walls, fences & gates up to your chosen sum insured.

Standard Cover:

- Fire, smoke, storm, explosion, lightning, earthquake, flood, burst pipes, theft, attempted theft, escape of oil, impact by aircraft/road and rail vehicles/animals, satellite dishes, falling trees, riot and civil commotion, malicious damage, subsidence.

Accidental Damage

All the above events and accidental damage (may not be available for certain types of Buildings)

Features & Benefits (Buildings)	Significant and Unusual Limitations & Exclusions
Accidental damage to underground Pipes and cables	
Accidental breakage of fixed glass and sanitary ware	
Professional fees, the cost of demolition or the costs of complying with local authority requirements	Included in the Buildings Sum Insured
Cost of temporary alternative accommodation and loss of rent	Limit 20% of Sum Insured.
Breakage of fixed radio & TV aerials, satellite dishes and masts	
Policy Excess	The first £100 of any claim is not covered increasing to £250 for escape of water and £2,500 for malicious damage that may be caused by a tenant when the property may be let. If the property is unoccupied for more than 30 consecutive days or 7 days if a holiday home and/or let, then certain items will have a £250 excess. In respect of subsidence, landslip or heave the excess is £1,000 unless otherwise stated.

Contents – Section 2

Protects household contents while they are in your home up to your chosen sum insured.

Standard Cover:

- Fire, smoke, storm, flood, burst pipes, theft, attempted theft, escape of oil, impact by aircraft/road and rail vehicles/animals, satellite dishes, falling trees, riot and civil commotion, malicious damage, subsidence.

Accidental Damage

All the above events and accidental damage (may not be available for certain types of property)

Features & Benefits (Contents)	Significant and Unusual Limitations & Exclusions
	Limit on any one item or collection £2,500 or 10% of the Sum insured whichever the greater
Gold, silver, gold and silver plated articles, jewellery & furs	Limit £5,000 or 10% of the Sum Insured (whichever is greater)
Money and Credit & Debit Cards	Limit £300
Theft of contents from Garages & Outbuildings	Limit £5,000
Pedal Cycles in the Home	Limit £300 any one cycle
Lock Replacement	Limit £500
Contents in the open	Limit £500
Title Deeds	Limit £1,500
Temporary removal	Limited to 20% of Sum Insured when in a furniture store.
Alternative accommodation	Limited to 10% of Sum Insured.
Tenant's Liability for Landlord's fixtures and fittings	Limited to 10% of Sum Insured
Fatal Injury caused by burglars or fire	Limit £5,000
Accidental Damage to TV's Computer & Electrical Equipment	No limit
Business Equipment	Limit £5,000
Policy Excess	The first £100 of any claim is not covered increasing to £250 for escape of water and £2,500 for malicious damage that may be caused by a tenant when the property may be let. If the property is unoccupied for more than 30 consecutive days or 7 days if a holiday home and/or let, then certain claims will have a £250 excess.

Liability to Domestic Employees – Section 3 (automatically included with Section 2 Contents)

Provides indemnity up to £10,000,000 for legal liability towards domestic employees.

Legal Liability – Section 4 (automatically included with Section 1 Buildings and/or 2 Contents)
Provides indemnity up to £2,000,000 for legal liability towards third party persons and/or property either as a property owner or occupier.

Valuables & Personal possessions – Section 5 (an optional extension if Section 2 Contents is operative)

Provides cover for personal possessions against accidental loss or damage anywhere in Europe and up to a maximum 60 days anywhere in the World.

Significant and Unusual Limitations & Exclusions

- computer equipment unless specified on the policy schedule
 - theft from unattended vehicles unless the property was in a locked concealed luggage boot or closed glove compartment and followed forcible and violent entry to a locked vehicle
 - any amount over £2000 for jewellery left unattended in a hotel
 - jewellery in baggage unless under Your personal supervision
- Policy Excess – the first £100 of any claim is not covered.

Domestic Freezer – Section 6 (automatically included with Section 2 Contents)

Provides cover against deterioration of food in the refrigerators of freezers in the Home, caused by breakdown, escaping fumes or accidental failure of the public electricity or gas supply.

Cover is limited to a maximum value of £500 but can be increased on request.

The refrigerator or freezer must be less than 10 years old at the time of the claim.

Policy Excess – the first £100 of any claim is not covered.

Pedal Cycle – Section 7 (an optional extension if Section 2 Contents is operative)

Provides cover for specified cycles against all risks whilst anywhere in Europe.

Theft cover will not apply unless the cycle has been immobilised by a security device, or stolen from a locked building.

Policy Excess – the first £100 of any claim is not covered.

Money & Credit Cards – Section 8 (an optional extension if Section 2 Contents is operative)

Provides an extension of cover to include cash and losses due to the misuse of credit cards anywhere in Europe and up to a maximum of 60 days anywhere in the World.

Cover excludes losses caused by: confiscation, by depreciation in value and errors or omissions in receipts payment or book-keeping.

Policy Excess – the first £100 of any claim is not covered.

Legal Expenses – Section 9 (included if Schedule states it is operative)

Bodily Injury, Contract Disputes, Professional Negligence, Property Protection, Employment, Inland Revenue Investigation, Hearing Expenses & Legal Defence.

Sum Insured: up to £25,000

Amount in Dispute: must exceed £250

No more than two claims in any one period of insurance.

Excludes any claims arising out of the risk address should it be let, in your capacity as landlord.

Policy Excess – the first £75 plus VAT is not covered.