



HOME INSURANCE POLICY SUMMARY	
INSURER	Axiom Underwriting Agency Limited on behalf of Sirius International Insurance Corporation and Arch Insurance Company (Europe) Limited.
LEVEL OF COVER	The ManxCover policy provides you with Accidental Damage cover for both your Buildings and Contents unless otherwise stated on your policy schedule. You can select to insure Buildings only, Contents only or Buildings and Contents combined. If you select Contents insurance, you will automatically be covered for Food in Deep Freezers, for Personal Money and Credit Cards and for Personal Possession.
TERM OF THE POLICY	The insurance provided will be for one year after which cover may be renewed. Your policy schedule will show the period of insurance.
CANCELLATION	You have the right to cancel this insurance at any time. You will, for a period of 14 days from the later of the day you purchase this insurance or the day on which you receive the policy document, have a right to cancel this policy and receive a refund. This refund may be subject to a charge for the period of cover you have received, plus reasonable administration charges, except where cover has not commenced prior to the end of this 14 day period, in which case you will be entitled to a full refund of the premium you have paid. To exercise this right to cancel please contact your agent or broker. Beyond the 14 day period you will still be entitled to cancel this policy; however no refund will be allowable if a claim has been made in the current period of insurance. For full details of the cancellation process, please refer to the General Conditions in the policy booklet.
IN THE EVENT OF A CLAIM	Please call the 24 hour telephone helpline on 0344 856 2121.

SUMMARY OF COVER

This is a Policy Summary only. It does not contain the full terms and conditions of the contract. For full details of all the policy terms, conditions & exclusions please refer to the policy booklet (a copy of which is available on request). The relevant sections of the policy booklet are listed below.

LEVEL OF COVER	SIGNIFICANT FEATURES & BENEFITS	SIGNIFICANT & UNUSUAL EXCLUSIONS OR LIMITATIONS (See also General Exclusions overleaf)
Section 1 Buildings Accidental Damage Cover (includes the structure of your home, garages and outbuildings at the address shown in the schedule)	You are covered up to £500,000 on a new-for-old basis against causes 1 -- 21 unless stated otherwise on your policy schedule. The causes are detailed in the policy booklet. Cover under this section includes accidental damage to underground services; loss of rent or alternative accommodation; trace and access cover; damage caused by emergency services; replacement of locks following loss or theft of keys and property owners liability cover.	<ul style="list-style-type: none"> - You must notify us if more than 20% of the roof area of the building (disregarding garages) is a flat roof and/or is covered in asphalt felt on timber or similar permanent deck. - Hot tubs and jacuzzis are not covered for damage caused by frost or escape of water or accidental damage (cause 12). - Financial limits apply to some of the covers provided. See Section 1 of the policy booklet for details.

<p>Section 2 Contents Accidental Damage Cover (includes household goods, personal possessions, valuables and home working office equipment)</p>	<p>You are covered up to £75,000 on a new-for-old basis in respect of loss of or damage to your contents whilst in your home against causes 1--28 unless stated otherwise on your schedule. The causes are detailed in the policy booklet. Cover under this section automatically includes loss of personal money; fraudulent use of credit cards; deterioration of frozen food in deep freezer units; loss of domestic fuel and metered water; replacement of locks following loss or theft of keys; contents temporarily removed from your home; your liability as a tenant and personal and occupier's liability cover.</p>	<ul style="list-style-type: none"> - A deduction will be made for wear, tear and depreciation on claims for clothing, linen and pedal cycles. - There is no cover in respect of liability arising from the operation of a business from your home. - For temporary removals only insured causes 1 - 11 are covered and theft cover is restricted to forcible and violent entry to or exit from a building. - Unless you have notified us and it is specified on your schedule there is a maximum amount payable of £2,000 for any valuable item, pair or set or collection, a limit of 33% for all valuables and collections in total and a limit of £750 for any one pedal cycle. - Other limits apply to the covers provided. For example there are financial limitations on the cover provided for money, contents of outbuildings and for office equipment. See section 2 of the policy booklet for full details.
<p>Section 3 Personal Possessions (e.g. items of clothing, luggage, sports equipment, pedal cycles, jewellery and watches that you take out of the home)</p>	<p>This section provides cover against loss or damage away from and within your home up to £10,000 for unspecified Personal Possessions unless stated otherwise on your schedule. The sums insured are not index linked. This section applies on a worldwide basis but cover outside of the UK is limited to 60 days in any one period of insurance.</p>	<ul style="list-style-type: none"> - A deduction will be made for wear, tear and depreciation on claims for clothing and pedal cycles. - Unless you have notified us and it is specified on your schedule there is a maximum amount payable of £750 for any one pedal cycle and £2,000 for any other item, pair or set. - Pedal cycles when left unattended away from the home must be securely locked to an immovable object and not left unattended outside a building for longer than twelve consecutive hours. - Theft from an unattended vehicle is not covered unless the property stolen was concealed from view and all windows closed and all doors including the boot locked. Cover is limited to £1,000 any one claim. - Satellite navigation systems and camping equipment are excluded unless you have notified us and it is specified on your schedule. See policy book for full list of exclusions. -

SIGNIFICANT & UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS

<p>Cover limitations for theft and wilful damage cover (General Exclusions)</p>	<p>The policy will not pay for loss or damage resulting from theft or wilful act involving you, a member of your family or your tenant or member of their family.</p>
<p>Maintaining and minimising losses (General Conditions)</p>	<p>You must maintain the buildings (and other services at your address) in a good state of repair. If you do not do this we will make a deduction for wear and tear on any claim that you make. You must also take all reasonable steps to avoid, prevent or minimise any loss, damage, injury or accident which could result in a claim under your policy.</p>
<p>Adequacy of sums insured (Sections 1 and 2)</p>	<p>We will make a deduction for depreciation or wear and tear if you fail to ensure that the sums insured under your policy are adequate to cover the full cost of re-building under Section 1 – Buildings or the replacement value as new of all the property insured under Section 2 – Contents. In the event of a sum insured being grossly understated under either section we may make a proportional adjustment to any claim settlement under that section.</p>
<p>Excesses (Sections 1 – 3)</p>	<p>You may be required to contribute an amount towards the cost of a claim. The excesses that apply are shown in your policy document under each section. There is usually a standard policy excess of £100 applied to each claim other than for escape of water where the excess is £250. In respect of a claim for subsidence, heave or landslip the excess is £1,000.</p>

**Unoccupancy
(All Sections)**

If the property is unoccupied for more than 45 consecutive days, loss or damage caused by escape of water, malicious acts or vandalism, theft or attempted theft and any accidental damage to buildings or contents is not covered.

COMPLAINTS PROCEDURE

In the first instance complaints should be referred to Blackford and Company Insurance Brokers Limited, 9 Station Road, Port Erin, Isle of Man IM9 6AE who will try to resolve matters to your satisfaction.

In the event that you remain dissatisfied the problem may be referred to The Managing Director, Axiom Underwriting Agency Limited, First Floor, Orchard House, Westerhill Road, Coxheath, Maidstone ME17 4DH.

If your complaint remains unresolved, you are entitled to contact: The Complaints Department, Sirius International Insurance Corporation, The London Underwriting Centre, 3 Minster Court, Mincing Lane, London, EC3R, 7DD (Tel. 020 7617 4900 or Fax 020 7617 4919).

Complaints may subsequently be referred to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR (Tel: 0800 023 4567) or, if your complaint is in regard to the handling of your policy by your insurance broker you can contact: The Financial Services Ombudsman Scheme, Isle of Man Office of Fair Trading, Government Buildings, Lord Street, Douglas, Isle of Man IM1 1LE (Tel: 01624 686500).

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Axiom Underwriting Agency Limited is authorised and regulated by the Financial Conduct Authority. All Axiom Underwriting policies issued in the UK for individual customers or 'small businesses' are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if your insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade).

Further information about compensation scheme arrangements and amounts available can be obtained from the FSCS (Tel: 0207 892 7300) www.fscs.org.uk.