

**HOME INSURANCE POLICY SUMMARY**

<b>INSURER</b>	Axiom Underwriting Agency Limited on behalf of Sirius International Insurance Corporation and Arch Insurance Company (Europe) Limited in respect of Sections 1 – Buildings, Section 2 – Contents and Section 3 – Personal Possessions.  Arc Legal Assistance Limited (Arc Legal) on behalf of Inter Partner Assistance SA in respect of Section 4 – Family Legal Protection.
<b>LEVEL OF COVER</b>  <b>Sections 1 &amp; 2</b>	There are 2 different levels of cover. If you have selected Standard Cover we will insure you against loss or damage by causes 1 -11 and 13-21 under Section 1 Buildings and by causes 1-13 and 15-27 under Section 2 Contents as listed in the Policy Booklet. If you have selected Accidental Damage cover this covers you for all of the causes listed. This wider cover is available for an additional charge. 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 and for Personal Money and Credit Cards.  You will have the option to purchase cover for: Personal Possessions - Section 3 and Family Legal Protection – Section 4.
<b>TERM OF THE INSURANCE</b>	The insurance provided will be for one year after which cover may be renewed. Your policy schedule will show the period of insurance.
<b>CANCELLATION</b>	You have the right to cancel this insurance at any time. You will, for a period of 14 days from the date you receive your policy documentation, have a right to cancel this policy and receive a refund. This refund will be subject to a charge for the period of cover you have received. To exercise this right to cancel, you or your intermediary must contact us.  Beyond this 14 day period you will still be entitled to cancel this policy by giving 14 days notice in writing to us. There will be no refund of premium if a claim is made relating to the period of insurance for which you have been covered; but otherwise a proportionate refund of premium will be paid.  For full details of the cancellation process, please refer to the General Conditions in the Policy Booklet.
<b>IN THE EVENT OF A CLAIM</b>	For loss or damage to Property or public liability claim - Please call the 24 hour telephone helpline on 0344 856 2121. For any Family Legal Protection issues - Please call 0344 770 1040.
<b>YOUR DUTY OF DISCLOSURE</b>	You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, or renew your policy. If you fail to do so, your policy may be void, or may be cancelled, or your claim may be rejected or not fully paid. If you are in doubt as to whether you have answered any question completely and accurately, you should check your records rather than guess.

**SUMMARY OF COVER**

**This document is a summary only. It does not contain the full terms and conditions of the contract.** For full details of all 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.

<b>SIGNIFICANT FEATURES &amp; BENEFITS</b>	<b>LEVEL OF COVER</b>	<b>SIGNIFICANT &amp; UNUSUAL EXCLUSIONS OR LIMITATIONS (See also overleaf)</b>
You are covered on a new-for-old basis against causes 1-11 and 13-21. Cover is available on a sum insured or notional sum insured bedroom rated basis. Cover on a sum insured basis will be index linked. The causes are detailed in the policy booklet but cover under this Section automatically includes accidental breakage of fixed glass and sanitary ware, accidental damage and blockage to underground services, alternative accommodation/loss of rent, trace and access cover, damage caused by emergency services, replacement of locks following loss or theft of keys and property owners liability cover.	<b>Section 1 Buildings Standard Cover (includes the structure of your home, garages and outbuildings at the address shown in the schedule)</b>	<ul style="list-style-type: none"> <li>- If your policy is on a bedroom rated basis there is no automatic index linking of your sum insured.</li> <li>- 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.</li> <li>- Hot tubs and Jacuzzis are not covered for damage caused by frost or escape of water.</li> <li>- damage caused by the overflowing of water from sinks, wash basins, bidets, baths and showers due to taps being left on</li> <li>- Financial Limits apply to some of the covers provided. See Section 1 of the policy booklet for details.</li> </ul>
In addition to the range of causes covered by Standard Cover, full accidental damage cover applies (cause 12), including damage caused due to taps being accidentally left on.	<b>Section 1 Buildings Accidental Damage Cover</b>	<ul style="list-style-type: none"> <li>- Hot tubs and Jacuzzis are not covered for accidental damage (cause 12).</li> </ul>

<p>Cover is provided on a new-for-old basis in respect of loss of or damage to your contents whilst in your home against causes 1-13 and 15-27. Cover is provided on a notional sum insured bedroom rated basis. The sum insured is not index linked. 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; accidental damage to non portable TVs, video and DVD players, audio and home computer equipment; accidental breakage of mirrors and fixed glass in furniture; 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>	<p><b>Section 2 Contents Standard Cover (includes household goods, personal possessions, valuables and home working office equipment)</b></p>	<ul style="list-style-type: none"> <li>- A deduction will be made for wear, tear and depreciation on claims for clothing, linen and pedal cycles.</li> <li>- There is no cover in respect of liability arising from the operation of a business from your home.</li> <li>- For temporary removals only Standard insured causes are covered and theft cover is restricted to forcible and violent entry to or exit from a building.</li> <li>- The value of any one valuable item must not exceed £2,000 and valuables in total must not exceed 33% of the contents sum insured unless you have notified us and the items and/or the revised limit endorsed on your schedule.</li> <li>- Pedal cycles are limited to £750 any one pedal cycle.</li> <li>- Other limits apply to the covers provided. For example there are financial limitations on the cover provided for money, collections, contents of outbuildings and homeworking office equipment.</li> </ul> <p>See section 2 of the policy booklet for full details.</p>
<p>In addition to the range of causes covered by Standard Cover full accidental damage cover applies (cause 14), including damage caused due to taps being accidentally left on.</p>	<p><b>Section 2 Contents Accidental Damage Cover</b></p>	
<p>This section provides cover against loss or damage away from and within your home up to the sums insured detailed in the schedule. 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>	<p><b>Section 3 Personal Possessions (e.g. items of clothing, luggage, sports equipment, pedal cycles, jewellery and watches, mobile phones, laptops and ipads that you take out of the home)</b></p>	<ul style="list-style-type: none"> <li>- Your cover is not index linked.</li> <li>- 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.</li> <li>- 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.</li> <li>- Theft from an unattended vehicle is not covered unless the property stolen was in a locked boot or glove compartment.</li> <li>- Boats, hearing aids, dentures, tools, car accessories, including satellite navigation systems, camping equipment are excluded unless you have notified us and it is specified on your schedule. See policy booklet for full details.</li> <li>- A deduction will be made for wear, tear and depreciation on claims for clothing and pedal cycles.</li> </ul>
<p>This section provides cover up to a limit of £75,000 per claim for legal representation or accountancy costs under the following categories:</p> <p>Consumer Disputes; Consumer Defence; Personal Injury; Clinical Negligence, Employment Disputes; Property Infringement; Property Damage; Tax Investigation (Personal); Personal Identity Fraud; Legal Defence (as an employee); Jury Service (assistance with unrecoverable loss of earnings); School Admission Disputes and Social Media Defamation.</p>	<p><b>Section 4 Family Legal Protection</b></p>	<ul style="list-style-type: none"> <li>- Consumer Dispute and Consumer Defence – a minimum of £250 plus VAT must be in dispute.</li> <li>- Personal Injury – there is no cover for claims arising from an allegation of clinical or medical negligence.</li> <li>- Clinical Negligence – there is no cover for claims for stress, psychological or emotional injury unless it arises from you suffering you suffering physical injury.</li> <li>- Employment – an alleged breach of contract must have occurred at least 90 days after the inception of this cover unless equivalent cover was in place continuously for at least 90 days leading up to when the breach of contract first occurred.</li> <li>- Property Infringement – the nuisance or trespass must have occurred at least 180 days after the inception of this cover unless equivalent cover was in place continuously for at least 180 days leading up to when the breach of nuisance or trespass first occurred.</li> <li>- Property Damage – There is no cover for claims in respect of works undertaken or to be undertaken by or under the order of any government or public or local authority.</li> <li>- Tax – Accountancy fees which relate to your business trade or profession.</li> <li>- School Admission Disputes - There is no cover for claims where the child has been suspended, expelled or permanently excluded from another school.</li> </ul> <p>(continued below)</p>

	<b>Section 4 Family Legal Protection (continued)</b>	<ul style="list-style-type: none"> <li>- Personal Identity Fraud - There is no cover for claims where you did not take reasonable precautions against identity fraud or take action to protect yourself from identity fraud.</li> <li>- Legal Defence - There is no cover for legal costs where the member is entitled to a grant of legal aid from the body responsible for its administration or where funding is available from another public body, a trade union, employer or any other insurance policy.</li> <li>- Jury Service – There will be no cover if costs are recoverable from your employer or the court.</li> <li>- Social Media Defamation – There will be no cover unless you are aged 18 years or over.</li> </ul>
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#### **SIGNIFICANT & UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS**

Cover limitations for theft and wilful damage (General Exclusions Sections 1 – 3)	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.
Maintaining and minimising losses (General Conditions Sections 1 – 3)	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.
Adequacy of sums insured (Sections 1 and 2)	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.
Excesses (Sections 1 – 3)	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 £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.
Unoccupancy (Sections 1 - 3)	If the property is unoccupied for more than 60 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.
Pairs and sets (Sections 1 – 2)	We will not pay the cost of replacing anything which is undamaged but which forms part of a pair, set, collection or suite, or part of any property of or part of any other item of matching design, nature, colour, pattern or common function.
(Section 3)	Where any insured item consists of articles in a pair or set, in the event of partial loss or damage we shall not pay more than its directly proportionate part of the insured value of the pair or set. We shall make no allowance for any special value which such articles may have as a pair or set unless specifically mentioned in the Schedule or otherwise endorsed in the Policy.
Family Legal Protection (Section 4)	<ul style="list-style-type: none"> <li>- There must be prospects of success in taking legal action.</li> <li>- Costs incurred without Arc Legal's prior consent.</li> <li>- Any claim which is false or fraudulent.</li> <li>- Where the estimate of acting for you is more than the amount in dispute.</li> <li>- Claims must be notified within 180 days of you becoming aware of the incident. There is no cover for claims not reported within a reasonable time of it happening within this period and where this adversely affects the reasonable prospects of succeeding with the claim. For claims relating to Personal Identity Fraud these must be reported within 45 days of you becoming aware of the incident.</li> </ul>

#### **COMPLAINTS PROCEDURE**

If you wish to make a complaint about the sale of your policy please contact your intermediary.

If you wish to make a complaint about the cover provided or any claim you make under the insurance, other than shown below please contact: Complaints Department, Sirius International Insurance Corporation, 4<sup>th</sup> Floor, 20 Fenchurch Street, London, EC3M 3BY.

If you wish to make a complaint about the cover provided or any claim you make in relation to Section 1 Cause 21 - Property Owners Liability, Section 2 Cause 25 – Personal Liability, Section 2 Cause 26 – Unsatisfied Damages or Section 2 Tenants Liability please contact: Complaints Manager, Arch Insurance Company (Europe) Ltd, 5<sup>th</sup> Floor, Plantation Place South, 60 Great Tower Street, London, EX3R 5AZ.

If you wish to make a complaint about the cover provided or any claim you make in relation to Section 4 – Family Legal Protection please contact: Arc Legal Assistance Ltd, PO Box 8921, Colchester, CO4 5YD.

In the event that you remain dissatisfied, you can contact:

The Financial Services Ombudsman Scheme, c/o The Office of Fair Trading, Thie Slieau Whallian, Foxdale Road, St Johns, Isle of Man, IM4 3AS. 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).

#### **DATA PROTECTION**

We may use information we hold about you to contact you about your insurance.

Information may be used by us and our agents and service providers acting under our instruction for the purpose of arranging and handling your insurance policy, and to make sure that claims are settled effectively.

We may use information for research, marketing or statistical purposes. We will not use your information or pass it on to any other person for the purposes of marketing further products or services to you.

You should ask for the permission of anyone who has an interest in property insured under the policy for us to use information in this way.

You can ask us for more information about this.