



AXA Premier

Home Insurance

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Guide to your policy wording

Thank you for choosing AXA Insurance as your insurance provider.

This insurance policy is sold, administered and underwritten by AXA Insurance UK plc. AXA Insurance UK plc are authorised and regulated by the Prudential Regulation Authority. They are regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Financial Services Register number 202312. This is except for:

- Legal expenses insurance and legal helpline, which is administered by Arc Legal Assistance Ltd. Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958.
Legal expenses insurance is underwritten by AmTrust Specialty Limited, Registered Office: Exchequer Court, 33 St Mary Axe, London EC3A 8AA, Registered Number: 1229676. AmTrust Specialty Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189.
- Home assistance is underwritten by Inter Partner Assistance S.A., which is part of the AXA Group. Inter Partner Assistance S.A. is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR.

The assistance services and domestic helpline are provided by AXA Assistance (UK) Limited, which is authorised and regulated by the Financial Conduct Authority. AXA Assistance (UK) Limited's firm register number is 439069, with its registered office at 106-118 Station Road, Redhill, RH1 1PR.

These companies can be checked on the Financial Services Register by visiting the Financial Conduct Authority's website at www.fca.org.uk. You can also call the Financial Conduct Authority on 0800 111 6768.

The law that applies to this policy

You and we can choose the law which applies to this policy. We propose that the law of England and Wales applies. Unless we and you agree otherwise the law of England and Wales will apply to this policy.

This contract is between us and you as the policyholder.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). This means that in the unlikely event we go out of business, the FSCS may be able to pay your claim. You can find out more by visiting the FSCS (www.fscs.org.uk).

Information just a click away

Your policy wording has been designed to be read on screen. We have included some features designed to make reading your policy online as easy as possible.

To go straight to the section you are interested in simply go to the '[Contents page](#)' and click on the underlined words. You will also find 'underlined words' in the document, you can click on these to help you get to key sections quickly as needed.

To return to the start of this policy wording just press the 'Go to Contents page' link at the bottom of each page.

Printing

You can print your policy wording if you prefer. As it's a long document you may wish to print in black and white, and use the 'Contents page' to only print the sections you need.

How to read the policy wording

The terms and conditions of your policy will be set up like this:

What your policy covers	What your policy doesn't cover
The left side explains in detail what you are covered for in each section of the policy wording.	The right side explains where cover is restricted.

This policy wording tells you about all of the covers and options we offer. Your schedule will show the home insurance covers and options you have chosen and the cover limits. Please read the policy wording together with your schedule.

Help

Throughout the policy we will give additional help in the form of:

 Important notes: <i>These will give useful information and advice.</i>	 What does this mean? <i>We will explain some of the more complicated legal language in plain English, giving you helpful examples where appropriate.</i>	 Top Tips: <i>These will be ideas and suggestions to help you get the best from your insurance.</i>
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Definitions

Throughout the policy wording there are defined words or phrases that have a dotted underline. These are definitions of the policy and have a certain meaning wherever they are used. You can click on these words to jump to the definition of the word or phrase in the [definitions section](#) of this policy where the meaning is explained.

On some occasions definitions will be included in the wording content to make it easier to understand. An example for storm is shown below:

DEFINITION:	
Storm  A period of violent weather defined as any of the following.	
 Wind speeds with gusts of at least 48 knots (55mph). Which is the same as a storm force 10 on the Beaufort Scale.	 Heavy rainfall at a rate of at least 25mm per hour.
 Snow at least one foot deep (30cms) in 24 hours.	 Hail that causes damage to hard surfaces or breaks glass.

How this policy works while you're insured with us

Now you have chosen AXA here's what you need to do while you are with us to make sure you have the home insurance that's right for you.

Taking care of your property

You and your family must do as much as you reasonably can to avoid injury or damage. You should do as much as you can to protect your insured property from being lost or damaged.

You must keep your property in good repair. By this we mean you have kept it as damage free as possible and safe for its intended use. If we believe your property hasn't been kept in good repair this could affect any claims you make. For example, we may pay you a lower amount for your claim, or we may not pay the claim. We may also cancel your policy, giving you 21 days' written notice sent to the last known email address we have for you.

What we may do if your details aren't correct

The information you give us helps us decide whether we can cover you or not, and if there are any risks where we agree to insure you and your home. It also helps us to work out the right price for your policy.

You, or anyone acting for you, must answer all questions honestly and accurately about yourself, your home, and anyone living with you. This includes when buying, renewing, or making changes to your policy. Please make sure that you check and agree or correct any statements we make for you before agreeing to them. If you have told us something that isn't correct, this could affect your policy cover and any claims you might make.

We may:

- Cancel your policy as detailed under the Cancellations section of your policy.
- Void your policy (cancel your policy back to the start date or treat it like it never existed).
- Change the terms and/or premium of your policy.
- Refuse to deal with any relevant claims or reduce the amount of any related claim payments.

If you are abusive or aggressive towards us

If you or anyone acting for you uses threatening, aggressive, or abusive behaviour or language towards our staff or suppliers, this could affect your insurance policy. This includes in communications such as text, email, online chats, or social media.

We won't accept:

- Threats of physical violence.
- Behaviour or language that may cause someone to feel threatened or distressed.
- Abusive comments or remarks which are sexual, racial, or about religious beliefs or culture.
- Bullying or swearing.

What we may do:

- End the current call or conversation with you (we won't do this without warning you first).
- Block any further phone calls, emails or social media contact, or if made we may not answer these.
- Limit future contact with you to one method of contact e.g., by letter only.
- Limit our contact with you to one member of staff only.
- Not offer you a renewal policy for your home.
- Cancel your home insurance policy giving you 7 days' notice.

How to make a claim

If you don't follow the conditions of this policy, we may not deal with all or part of your claim, or we may pay you a lower amount. You should check your cover before you make a claim. Your schedule will show you what sections you are covered for.

When you make your claim we will:

- put you in touch with a knowledgeable and trained member of staff who can discuss the claim and explain the next steps.
- call you back when promised.
- give you regular updates on your claim.

Before you make a claim:

- make sure everyone at home is safe and not at risk.
- do as much as you can to stop further damage. You can turn off the gas, electricity or water supply, if it's safe to do so.
- you must call the police if anything has been stolen, lost or damaged by someone other than you. Make sure you get a crime or a lost property reference number – you will need one when you make a claim.
- do what you reasonably can to recover missing property, and/or prevent further loss.

How to make a claim:

Claim on your contents or buildings policy	Home assistance ★	Legal expenses ★
 0330 024 8086 Lines open Monday to Friday 8am to 8pm, Saturday 9am to 5pm	0330 058 4119 Lines open 24 hours a day, 7 days a week	0330 024 1278 Lines open 24 hours a day, 7 days a week
 Click Here	Click Here 	Click Here

You can report your claim 24 hours a day. When making a claim online, please follow the simple steps to give us as much detail as possible. Your claim handler will then call you to talk through the next steps.



Important note:

Home assistance claims and legal expenses covers have their own terms and conditions.

Find out more about [Home assistance](#)

Find out more about [legal expenses](#)

How to make a claim

After you have made your claim:

DO	DON'T
<p>It's your responsibility to prove any claim. To help prove your claim you must send the following if we ask for any of these:</p> <ul style="list-style-type: none">■ Original invoices or receipts from when you bought the item.■ Bank or credit card statements.■ Instruction booklets.■ Photographs.■ Proof that the item is genuine.■ Utility bills.■ Plans and deeds or surveys from when you bought the property.■ Any other documents that we may reasonably need. <p>■ Get estimates for the replacement or repair of damaged property and items. This will help us to settle your claim.</p> <p>■ If someone's holding you or your family responsible for damage to their property or injury to them you must give us full details as soon as possible.</p> <p>■ Send us any claim form, application notice, legal document or other correspondence sent to you or your family as soon as possible.</p> <p>■ Help us with any questions we have about your claim. This will help us to deal with it quickly.</p> <p>■ If we ask you must allow us, an approved supplier or a loss adjuster access to inspect the damage to your buildings or contents.</p> <p>■ Give us access to the building that has been damaged to salvage anything we can and make sure no more damage happens.</p>	<ul style="list-style-type: none">■ Abandon any property for us to deal with.■ Get rid of any damaged items or carry out permanent repairs without us agreeing to this first. We, an approved supplier or loss adjuster may need to inspect the damage.■ Admit responsibility or agree anything with those holding you or your family responsible for damage to their property or injury.



Important note:

When handling your claim, we have the right to:

- *settle or defend your claim in your name at our own cost.*
- *take legal action in your name at our own cost to get compensation or any money that someone owes.*
- *take ownership of the property insured and deal with any damaged items.*
- *assess your claim based on our, an approved supplier's or loss adjuster's view and understanding of the problem. This includes in situations where you have decided to use a professional customer representative, such as a loss assessor or claims management company, to act on your behalf.*
- *communicate with you about your claim. This includes situations where you have decided to use a professional customer representative, such as a loss assessor or claims management company, to act on your behalf. We will only do this if there is a situation where it is necessary (for example where we are struggling to get instructions from your representative or where we think there may be a conflict of interests).*



Important note:

When you log a claim with us we will register the claim on the Claims Underwriting Exchange (CUE).

For more information please go to www.experian.co.uk/insurance/cue

How to make a claim

How we will settle your claim



What does this mean?

When you make a claim, you're covered up to the limit shown in your schedule - we won't pay any more than that to settle the claim. We'll also let you know if there's an excess to pay us before we settle it. In some cases, we may agree to take this from the total payment you're due.

We'll usually try to either cash settle, or replace damaged or lost items. Where possible we may repair damaged items. If we can replace your item, we'll likely get a discount from our approved suppliers.

For claims involving buildings damage we'll usually offer you a cash payment based on the likely repair cost. Please make sure that you don't try to repair damage or buy a replacement yourself before telling us, as you could end up out of pocket.

If we can't repair or replace your contents

If we can't repair or replace your contents item(s), we'll pay you the replacement cost in cash, or offer a voucher, store card or gift card.



If we can repair or replace your contents

If we can repair or replace your contents item(s), but you choose to take cash or vouchers when our approved suppliers could have repaired or replaced your item, we'll only pay up to what we'd have paid them. So, just to be clear a cash or voucher payment may be less.

More information on Buildings claims can be found under:
[How we settle buildings insurance claims](#).

More information on contents claims can be found under:
[How we settle contents insurance claims](#).



What we mean by dual insurance

This is when your property is insured by two or more separate insurance policies for the same risk. For example you may have a watch that might be covered by both your travel insurance and home insurance.

When this happens we will only pay our share of the claim unless the section that you are claiming under says otherwise.

Need to make a claim?

Claim line



0330 024 8086

If you need to make a claim, call us on this number or let us know about it online through your AXA Account.

You can also check out our Claims conditions [here](#) before you contact us.

Need to make a change to your policy?

Policy changes



0330 024 1235

We won't charge you an admin fee for any changes made using your [AXA Account](#), or for those we make for you. However, some changes may mean the cost of your policy goes up.

Need Legal help?

Legal helpline



0330 024 1278

Your legal helpline is administered by Arc Legal Assistance Ltd. The legal helpline is able to help you on any private legal or tax problem directly affecting you. Please quote 'AXA Premier Legal expenses'. Advice won't be given about your business, trade or profession.

Opening hours

Legal helpline: Open 24 hours a day 365 days a year.

Advice is limited to the law of the United Kingdom, Channel Islands and the Isle of Man.

Tax helpline: Open 9am - 5pm Monday to Friday (except bank holidays).

Advice is limited to the law of Great Britain and Northern Ireland.

Need to talk to us about your Legal costs?

Legal expenses helpline



0330 024 1278

Please check your schedule which will include details of cover. Please read the [Legal expenses](#) section of your policy before you call. This starts on [page 61](#). Quote 'AXA Premier – Legal expenses' when contacting the helpline for the first time on any matter.

Need Home assistance help?

Home assistance helpline



0330 058 4119

Please check your schedule which will include details of cover. Please read the [Home assistance](#) section of your policy before you call. This starts on [page 53](#).

Need an emergency tradesperson?

Domestic helpline



01737 815927

You can call our Domestic helpline. This is a referral service also offered by AXA Assistance (UK) Ltd. They will put you in contact with the nearest suitable tradesperson. Any agreement entered into will be between you and the tradesperson. AXA Assistance (UK) Ltd will not be responsible for any work carried out. You will be responsible for paying the tradesperson's fees and for agreeing the scope and quality of work carried out.

If the incident is covered by your policy, you can register a claim in the usual way.

Definitions

Definitions

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To return to the start of the policy wording just press the 'Go to Contents' link at the bottom of each page.



Accidental damage

Damage caused by circumstances outside of your control. If you or someone else does something without meaning to - and this results in damage.



Adverse costs

These are third party costs which you must pay. A court will have agreed these costs are reasonable and fair in relation to a dispute.



Adviser

A suitably qualified person we appoint to act for you. This could be a lawyer or law firm, an accountant or other professional adviser.

We may agree to an adviser that you choose if:

- court proceedings need to start, or
- there is a conflict of interest with the adviser we chose.



Advisers' costs

Adviser fees and expenses which we have agreed to pay. We will currently pay up to £100 an hour plus VAT up to the maximum amount payable in respect of an insured incident.



Approved contractor

A person skilled in a certain trade who we have approved and who can make decisions about your claim. They can also carry out repairs in your home under this policy.



Approved supplier

These are suppliers that we have approved to act on our behalf. They can tell you if your claim will be accepted or not. They can also help to get you a price for the repair or replacement.



Bicycle(s)

Individual bicycles worth £350 or less, (up to £1,500 total bicycles) or up to your chosen value if added to your policy. This includes tyres and accessories, bicycle helmets, helmet mounted cycling cameras, cycling computers, cycling GPS units, bicycle lights, cycling luggage, bicycle tools and cycling armour and guards.



Buildings

The structure of the home including fixtures and fittings and the following if they are part of the property:



Oil and gas tanks, cesspits, septic tanks.



Permanent swimming pools, fixed hot tubs or jacuzzis, ornamental ponds, fountains, tennis hard courts.



Car ports, garages (including garages on nearby sites).



Inspection hatches and covers all supplying your home.



Laminated, wooden effect or vinyl floor covering that could not reasonably be removed and re-used.



Walls, gates, fences, hedges, terraces, patios, drives, paths, artificial lawns, statues, decking, railings, gazebos, pergolas.



Fixed recreational toys and brick built barbecues.



Outbuildings.



Outside lighting, alarm systems and surveillance equipment, fixed solar heating systems, fixed wind turbines, air and ground source heat pumps, electrical vehicle charging points.



Business equipment

The following equipment used mainly for business - mobile phones, tablets, e-readers, computers, monitors, word processing equipment, computer aided design equipment, photocopiers, printers, telecommunication equipment and office furniture.

This doesn't include any property held as trade stock.

Definitions



Conflict of interest

A conflict of interest arises when we pay for or arrange insurance to cover legal costs for anyone else involved in a dispute when claiming under this insurance.



Contents

Household (domestic) items (including tenants' fixtures and fittings and interior decorations). Frozen food, personal effects, valuables, money and business equipment.

You and your family must own these or be legally responsible for them.



Daily rate

If you are employed

This is 1/250th of the total pay shown on your payslips from your employer over the last 12 months. This doesn't include bonus payments or overtime.

If you are self-employed

This is 1/250th of the total income that you declared to HM Revenue & Customs for the previous tax year.



Domestic staff

A person employed to carry out domestic work at your home such as cleaning, cooking and ironing. They must not be employed by you in connection with your business, trade, profession or employment.



Emergency/Emergencies

A sudden and unexpected incident in your home which needs urgent attention to make your home safe and secure to live in. The incident could also be a health risk to you or anyone in your home or create a risk of loss or damage to your home or belongings.



Emergency repair(s)

Work taken on by our approved contractor to fix the sudden emergency. This will be done by completing a temporary repair to make your home safe to live in again. You will then need to make sure a permanent repair is completed at your own cost. A permanent repair may be carried out if it can be done at the same time and cost as a temporary repair or a temporary repair isn't possible.



Employee

An individual who's entered into or works under (or, where the employment has ceased, worked under) a contract of employment.



Excess

The amount you must pay as the first part of each claim. Your excess is shown in your schedule.



Family / they

Your spouse (the person you are legally married to), domestic partner or civil partner, children, and domestic staff. This also includes any other person permanently living with you and not paying for their accommodation.



Flood

A large volume of water coming into the property which is caused by a rapid build up or sudden release from outside the property.



Ground heave

The upward or sideways movement of the land which your buildings are on, which isn't caused by settlement.



HM Revenue & Customs full enquiry

A full investigation by HM Revenue and Customs into your PAYE income or finances.



Home

The private residence shown in your policy schedule including its garages and outbuildings if they are part of the property and are on the same deeds.

For Home assistance this definition excludes all outbuildings and only includes garages if they are joined to the buildings.



Insured incident

This definition is only used in the 'Legal expenses insurance' section.

This incident, or first in a series of incidents that may lead to a claim. We will treat all causes of action, incidents or events that are linked by cause or time, as one insured incident.

Definitions



Insurer

This definition is only used in the ‘Legal expenses insurance’ section:
AmTrust Specialty Limited.



Landslip

Sudden movement of soil on a slope or gradual creep of a slope over time, which isn’t due to settlement.



Legal action(s)

Taking legal action in a non-criminal case for damages and/or a court order to stop someone from doing a certain thing.



Maximum amount payable

The maximum amount payable for an insured incident which is £100,000.



Money

Cash

Coins and bank notes in current use.

Stamps

Postage stamps (not part of a collection), saving stamps, trading stamps.

Tickets

Travel tickets, season tickets, entertainment tickets, pre-booked event tickets.

Tokens and Cards

Gift tokens, money cards and electronic money cards.

Other

Postal orders, money orders, cheques, premium bonds and certificates.

This doesn’t include costs you may be owed from any credit card, cheque card or dispenser card.



Outbuildings

- Sheds.
- Greenhouses.
- Summer houses.
- Other buildings (but not caravans, mobile homes or motor homes) which are not part of the main building of the home and are used for domestic purposes.



Period of insurance

The period of time covered by this policy, as shown on your schedule, or until cancelled.



Personal effects

Clothes and items that you normally wear, use or carry. For example, portable radios, hand held games consoles, MP3 players, mobile phones and sports equipment.



Policy

Your policy wording and most recent schedule.



Settlement

The natural movement caused by the weight of a new property moving downwards into the soil after it’s built. This is normal in the first few months and years.



Storm

A period of violent weather defined as any of the following.



Wind speeds with gusts of at least 48 knots (55mph). Which is the same as a storm force 10 on the Beaufort Scale.



Heavy rainfall at a rate of at least 25mm per hour.



Snow to a depth of at least one foot (30cms) in 24 hours.



Hail that is so severe that it causes damage to hard surfaces or breaks glass.



Subsidence

Sinking or downwards movement of the buildings caused by a change in the soil it is built on other than settlement.

Definitions



Trace and access

When it's difficult to find what's caused the emergency (such as a leak) in your home and needs expert equipment and tools to find it. This also includes work that in the opinion of our approved contractor is more complex than lifting floorboards or removing bath panels and cosmetic fascias. For example, this could be digging up floors or breaking into walls.



Unfurnished

Does not have enough furniture and furnishings inside, for normal living purposes for more than 60 days in a row. We may consider a home as unfurnished if it doesn't have for example: white goods such as a fridge or cooker and some basic furniture such as a bed or sofa.



Unoccupied

Not lived in and not occupied overnight by you or your family for more than 60 days in a row.



Valuables

Jewellery, items containing gold, silver or other precious metals, watches, paintings and other works of art and collections of stamps, coins and medals.



Vehicles or craft



Electrically or mechanically propelled or assisted vehicles. These include plant machinery, mini diggers, fork lift trucks, motor cycles, powered transporters (including E-scooters and Segways), children's motor cycles, quad bikes and children's quad bikes.



Aircraft (including any type of gliders).
Drones (including mechanically propelled aerial toys, models or devices).
Boats, hovercraft and any other type of craft designed to be used in or on water including hand or foot propelled craft, sailboards and windsurfers.



Trailers, carts, wagons, caravans and horse boxes.



Parts, spares and accessories (including keys and key fobs) for any of the items described in the boxes above and left.

The following items aren't included in this definition:

- Lawn mowers only used for domestic purposes within the boundaries of the land belonging to your home.
- Wheelchairs, mobility scooters and invalid carriages, as long as they're only being used for their intended purpose and by the intended user. There must be no legal need for them to be registered for use on the road.
- Surfboards, water-skis, snowboards and skis.
- Toys and models.
- Bicycles and electrically assisted bicycles (the motor should have a maximum power output of 250 watts. That means it shouldn't be able to push the bike forwards more than 15.5 mph when travelling).
- Golf trolleys which are controlled by someone on foot.
- Portable satellite navigation devices or global positioning devices but not those fixed to a vehicle.



Vermin

Rats, mice, squirrels, owls, pigeons, foxes, bees, wasps or hornets.



We / us / our

AXA Insurance UK plc, Inter Partner Assistance S.A. and AXA Assistance (UK) Limited for Home assistance, or Arc Legal Assistance Limited for Legal expenses.



You / your

The person or people named in your policy schedule as the policyholder(s), and includes any member of your family normally living at your home.

For Home assistance and for Legal expenses the definition is different.

For these covers it also includes anyone attending university or college whose main residence is the home, plus other persons permanently living within the home who aren't paying guests. Also, for legal expenses, it includes your legal representatives if you die and there's a case that needs defending on your behalf that arose before your death.

Buildings insurance

This policy wording tells you about all of the covers and options we offer. Your schedule shows the home insurance covers and options you have chosen and the cover limits. Please read the policy wording together with your schedule.

By choosing buildings insurance, you can trust us to put things right if your home is damaged. If the damage also means you can't stay at home, we will give you and your family a reasonable and safe place to live. This will be until you are able to move back in.

How we settle buildings insurance claims

We will settle claims to your buildings, as long as:

- your buildings have been kept in good repair. By this we mean you've kept it as damage free as possible and it's safe for its intended use. An example is fixing any damage you are aware of which might get worse if left. For example broken guttering should be repaired and missing roof tiles should be replaced.
- your buildings cover limit is enough to cover the full value of the buildings. Your buildings limit is shown in your schedule. **①**

Let us know as soon as possible if the full rebuilding cost of your buildings is more than the amount shown in your schedule. If you don't, you may not be fully covered if you claim, as we will only pay up to the limits shown in your schedule. **②**

We will pay to repair or replace the damaged part of your buildings as well as any fees or costs.

- If your property is severely damaged and needs to be completely knocked down and rebuilt, where possible we will rebuild it. We would need you to agree to this first, and we will do our best to do this using building practices that are kinder to the planet. This will include recycling or getting rid of building waste in a way which won't harm the environment. We use the latest planning guidelines when rebuilding homes. For more information see:
www.planningportal.co.uk/info/200135/approved_documents
- We can't always rebuild or repair your buildings, or the cost to repair your buildings may be more than the market value of the property requiring repair. Where this happens we will pay you the difference between the market value of your property just before the damage and its value after the damage. The market value is the amount a willing buyer is prepared to pay for a property following an expert's advice. **③**
- If it's possible to repair your buildings, you may want us to settle your claim using cash, vouchers, store cards or gift cards, but we must agree to this.
- We may need to send in an expert to check any damage, so we might ask one of our approved suppliers to visit your property.

Any permanent repairs to your buildings made by our approved suppliers are guaranteed for 3 years.

DEFINITION:



Buildings

When we use the defined word buildings, we mean the structure of the home including fixtures and fittings and the following if they are part of the property:



Oil and gas tanks, cesspits, septic tanks.



Permanent swimming pools, fixed hot tubs or jacuzzis, ornamental ponds, fountains, tennis hard courts.



Car ports, garages (including garages on nearby sites).



Inspection hatches and covers all supplying your home.



Laminated, wooden effect or vinyl floor covering that could not reasonably be removed and re-used.



Walls, gates, fences, hedges, terraces, patios, drives, paths, artificial lawns, statues, decking, railings, gazebos, pergolas.



Fixed recreational toys and brick built barbecues.



Outbuildings.



Outside lighting, alarm systems and surveillance equipment, fixed solar heating systems, fixed wind turbines, air and ground source heat pumps, electrical vehicle charging points.

① What does this mean?

1. *Full value means the cost of rebuilding if your buildings were completely destroyed. This isn't necessarily the market value.*
2. *It's very important to choose a cover level that's equal to or higher than the rebuild cost of your home. If the cost to repair any damage is more than the chosen cover level, we won't cover the full amount and you'll need to pay the difference.*
3. *The land and any building(s) that are left are still likely to be worth something. So, the loss of market value caused by the damage would decide how we settle your claim, rather than us pay the cost to repair or rebuild.*



Important note

Matching sets and suites

We will cover an item that makes up part of a matching set or suite of furniture, as a single item. We will pay for each damaged item.

We will also pay for any undamaged items if they're part of a bathroom suite or fitted kitchen. We will only do this if we can't repair or replace the item.

Example: Your bathroom sink gets damaged by something we will cover. The matching bath and toilet isn't damaged. We will try to repair the sink or replace it with one that matches your bath and toilet. If we can't do this, then we will pay to replace your entire bathroom suite.



For any other sets or suites which aren't part of a bathroom suite or fitted kitchen, we will pay up to 50% of the undamaged part. We will only do this if the damaged parts can't be matched or replaced.

If a floor covering is damaged beyond repair we will only pay to have the damaged floor covering replaced. We won't pay for undamaged floor coverings in connecting rooms.

What your policy covers	What your policy doesn't cover				
<p>Your schedule will show if you have chosen buildings insurance. If you have, it will also show your cover limits.</p> <p> 1. Storm</p> <p>Damage caused by storm.</p> <p>DEFINITION:</p> <p>Storm A period of violent weather defined as any of the following.</p> <table border="1" data-bbox="103 504 1080 886"><tbody><tr><td data-bbox="103 605 579 763"> Wind speeds with gusts of at least 48 knots (55mph). Which is the same as a storm force 10 on the Beaufort Scale.</td><td data-bbox="579 605 1080 763"> Heavy rainfall at a rate of at least 25mm per hour.</td></tr><tr><td data-bbox="103 763 579 886"> Snow at least one foot deep (30cms) in 24 hours.</td><td data-bbox="579 763 1080 886"> Hail that causes damage to hard surfaces or breaks glass.</td></tr></tbody></table> <p>Important note: <i>If you make a storm claim we will look at things such as:</i></p> <ul style="list-style-type: none"> <i>Was there a storm in your area?</i> <i>We will always talk to you about the damage as well as look at the weather conditions in the area. Where we are able to get local weather reports, we will take into account the distance of your home from any weather stations before making a decision.</i> <i>Is the damage caused by the storm?</i> <i>Did any poor maintenance of your home play a part in causing any of the damage?</i> <p><i>To help us deal with your claim we may send one of our experts to inspect the damage.</i></p>	 Wind speeds with gusts of at least 48 knots (55mph). Which is the same as a storm force 10 on the Beaufort Scale.	 Heavy rainfall at a rate of at least 25mm per hour.	 Snow at least one foot deep (30cms) in 24 hours.	 Hail that causes damage to hard surfaces or breaks glass.	<ul style="list-style-type: none">Excess – shown in schedule.Items listed under the What this policy doesn't cover section which apply to the whole policy.
 Wind speeds with gusts of at least 48 knots (55mph). Which is the same as a storm force 10 on the Beaufort Scale.	 Heavy rainfall at a rate of at least 25mm per hour.				
 Snow at least one foot deep (30cms) in 24 hours.	 Hail that causes damage to hard surfaces or breaks glass.				

Continued over page

What your policy covers



2. Flood

Damage caused by flood:



Top Tip:

If your home's at risk of flooding, here's some things you can do to help avoid damage:

- Put items in a safe, high place. You can also take items upstairs if you're able to do so.
- Turn off electricity, water and gas at the mains.
- Unplug all electrical items.

If you live in an area which is known to flood, it's a good idea to protect your home where you can. Please contact your local Environment Agency for advice, or you can call Floodline on

0345 988 1188.

Flood info for England: flood-warning-information.service.gov.uk/

Flood info for Wales: naturalresources.wales/flooding?lang=en

Flood info for Scotland: www.sepa.org.uk/

What your policy doesn't cover



Lost or damaged gates, hedges or fences.

What your policy covers



3. Water Leaks (Escape of water)

Damage caused by water leaks.

Sudden and unexpected water leaking from or freezing in any:

- appliance such as washing machine, dishwasher, fridge or freezer.
- fixed water installations like hot and cold water pipes and tanks in your home.
- fixed drainage like your toilet or soil pipes.
- heating installations like your boiler or radiators.

We will also pay up to the trace and access limit shown on your schedule to find the source of the damage to the home. This includes putting back any wall, floor, ceiling, drive, fence or path that had to be removed, or which got damaged during the search.



Top Tip:

This cover is designed to cover damage to your property caused by water leaks.

One of the biggest risks is water damage happening when you are away during the winter months. Pipes can freeze and burst causing large amounts of damage. You can help stop this by keeping your central heating low, so your pipes won't freeze so easily.

If you would rather turn your heating off then it's better to switch off the water where it enters your house. This will help to stop your pipes bursting following a freeze and thaw.

It's good if you can get a Gas Safe/Oftec/Hetas-certified engineer to check and/or service your boiler in time for winter. This will help stop boiler problems which could leave you with no heating and/or hot water.

What your policy doesn't cover

Damage:

- to the fittings, installation and appliances themselves, unless we have agreed to cover them under another section of this policy for you.
- while your home is unoccupied or unfurnished.
- caused if there's lack of, or no sealant and/or grout. (This is what's used between tiles to keep them from moving and what seals your bath to the wall to stop water damage.)
- caused by sinks and baths overflowing as a result of the taps being left on. This may be covered under the Accidental damage section.

Costs to repair the source of the damage, unless it is covered elsewhere in this policy wording.



4. Oil leaks (Escape of oil)

Damage caused by oil leaks.

- Oil leaking from or freezing in a fixed oil-fired heating installation. This includes smoke and smudge damage caused by a poor or faulty oil-fired heating installation and damage to soil caused by the leaking oil.

■ We will also pay up to the trace and access limit shown on your schedule to find the source of the damage to the home. This includes putting back any wall, floor, ceiling, drive, fence or path that had to be removed, or which got damaged during the search.

Damage:

- to the installation itself, unless we have agreed to cover it under another section of this policy for you.
- while your home is unoccupied or unfurnished.

Costs to repair the source of the damage, unless it is covered elsewhere in this policy wording.

What your policy covers



5. Fire, smoke, explosion, lightning or earthquake

If your buildings are destroyed or damaged by fire, smoke, explosion, lightning or earthquake.

Important note:

Please be aware the following can be a greater fire risk if you leave them unattended:

- Chip pans
- Candles
- Cigarettes
- Electric blankets
- Overloaded plug sockets
- Phones charging

Always buy electrical products from well-known and trusted suppliers. Some electrical goods on sale may be fake or may not have the right protection to stop the risk of a fire.

Smoke alarms can save lives, and prevent damage to your home. If you don't have a smoke alarm you'll still be given the same level of cover as someone who does. If you do have one, make sure you check it regularly so you know it still works.

If you have an electric bike or E-scooter

More people are using Lithium-ion batteries for their electric bikes and scooters. These batteries can cause a huge fire risk if they are damaged, over-charged or left in very hot temperatures.

Never: leave them unwatched while they are charging, or overnight when you are sleeping in the property.

Always:

- charge them on solid surfaces and don't let them overheat.
- unplug or take the battery off once you've charged them.
- store them away from main living areas and follow manufacturers' guidelines.



6. Theft or attempted theft ?

If any part of your buildings are stolen or damaged from theft or attempted theft.

What does this mean?

We will cover any damage if thieves break into your home. For example a broken window or door. If parts of your buildings or their fixtures and fittings are stolen we will also cover them under this section.

Please note that theft of contents from the home is only covered if contents insurance has been chosen. Please check your schedule to see if you have bought this cover.

What your policy doesn't cover



Smoke damage caused by smog, agricultural or industrial sites, or smoke damage that happens over time.

If any part of your buildings are stolen or damaged while your home is unoccupied or unfurnished.

Top Tip:

Many thefts are carried out by so-called 'opportunist' thieves. This means they'll target things which are quick and easy to take or break in to. Don't make it easy for them! Homes, garages and sheds are much more likely to have things stolen from them if doors and windows aren't closed and locked.

When you go away on holiday you can make it look like you're still at home. Ask a neighbour to pick up your mail, cancel any regular deliveries, and put lights on a timer.

What your policy covers	What your policy doesn't cover
 <h3 data-bbox="226 223 705 255">7. Damage caused on purpose by others</h3> <p data-bbox="80 330 1073 362">Damage to your buildings that is caused on purpose through any act by another person.</p>	<p data-bbox="1140 330 1253 362">Damage:</p> <ul data-bbox="1154 371 2142 466" style="list-style-type: none"><li data-bbox="1154 371 1702 403">while your home is unoccupied or unfurnished.<li data-bbox="1154 403 2142 466">caused by you, your family, anyone else living at the home and anyone you allow to be at the property.
 <h3 data-bbox="226 541 1010 573">8. Riot, civil commotion, strikes, labour and political disturbances</h3> <p data-bbox="80 641 1046 705">Any part of the buildings lost or damaged by riot, civil commotion, strikes, labour and political disturbances. </p> <p data-bbox="103 759 422 790"> What does this mean?</p> <p data-bbox="152 800 1028 895"><i>Civil commotions, riots, strikes and political disturbances involve a large number of people who may cause damage to property while making a stand against an authority or government.</i></p>	<p data-bbox="1154 668 1401 700"> Important note:</p> <p data-bbox="1203 709 1985 741"><i>You must report any damage caused by a riot to the police without delay.</i></p>
 <h3 data-bbox="226 981 709 1013">9. Subsidence, ground heave or landslip</h3> <p data-bbox="80 1086 1105 1149">Buildings lost or damaged by subsidence or ground heave of the land which your buildings are on, or landslip.</p>	<p data-bbox="1154 1086 2142 1229"> Lost or damaged boundary and garden walls, gates, hedges and fences, paths and drives, artificial lawns, patios, decking, terraces, tennis hard courts and swimming pools. However, these will be covered if the home has been damaged at the same time by the same cause.</p> <p data-bbox="1154 1260 1760 1340"> Lost or damaged buildings: due to settlement, shrinkage or expansion. </p>

Continued over page

What your policy covers



9. Subsidence, ground heave landslip (continued)

DEFINITIONS:

Subsidence



Sinking or downwards movement of the buildings caused by a change in the soil they are built on, which isn't due to settlement.

Ground heave



The upward or sideways movement of the land which your buildings are on, which isn't caused by settlement.

Landslip



Sudden movement of soil on a slope or gradual slope, which isn't settlement.

What your policy doesn't cover



DEFINITION:

Settlement

The weight of a new property moving downwards into the soil after it's built. This is normal in the first few months and years.



caused by movement from solid floors and any walls that don't support the structure of your home. However, if the foundations of your home are damaged at the same time then we will consider cover for you.



caused from building or repairing your home, or from any building work to the roof, its foundations, or any walls that support the structure of your home.



caused by the land and/or rocks along coastlines or riverbanks wearing away and breaking up.



caused by the use of faulty or poor materials, design or workmanship.



What does this mean?

Shrinkage or expansion means the materials used to build your home are getting smaller or larger over time. This can be due to temperature, moisture or the materials ageing naturally and changing shape.



Important note:

You should let us know when you are making structural changes to your home. If you don't we may cancel your policy or treat it like it never existed.

If your home has been damaged by settlement, you should contact the company giving the warranty cover for your home. For new homes this is usually NHBC <http://www.nhbc.co.uk/homeowners>. For other building work, you should contact your builder.

What your policy covers



10. Damage to your home caused by vehicles, aircraft or animals

- Damage caused by animals.
- Damage caused by road vehicles, rail vehicles, aircraft or anything dropped from them.

Important note:

Please take photos of any damage. If a vehicle damages your home, make sure you get contact details and the vehicle registration from the other person. It doesn't mean you can't claim without this information, but it helps us to deal with things quicker.



Damage caused by any of your pets or animals that live with you at home.



11. Fallen trees or branches

Damage caused by fallen trees or branches.

- Damage caused by any work being done to trim, cut or remove them.
- The cost of removing fallen trees or branches that haven't caused damage to the buildings. ?



What does this mean?

Unless the fallen tree or branch has caused damage to the buildings there's no cover for the removal of the fallen items.



12. Aerials, satellite dishes, lamp posts, telegraph poles, electricity pylons or overhead cables

Lost or damaged buildings caused by the following if they break or fall:

- radio or television aerials;
- satellite dishes;
- lamp posts;
- telegraph poles;
- electricity pylons;
- overhead cables.

Lost or damaged aerial or satellite dishes unless you are covered under [contents insurance cause 12](#).

What your policy covers



Important note:

The Buildings sections below tell you about the costs and services we offer when settling a buildings claim. Your policy schedule will show you the amount you are covered for.

What your policy doesn't cover



13. Fees and costs to clear the property site

If we accept your claim under buildings [causes 1–12](#) shown earlier in this section, we will pay:

- architects, surveyors, consulting engineers and legal fees.
- costs to clear debris from the site.
- costs to demolish or temporarily prop your buildings.
- costs for you to meet any new government or authority requirements. We will only give you cover if the order came in after your property was lost or damaged.

What your policy covers	What your policy doesn't cover
 14. Damage to your home by emergency services	
<p>Damage to your buildings caused by the emergency services. We will cover damage if they need to get into your home because they believe there's an emergency and you and your family are inside.</p>	
 15. Damage to your garden by emergency services	
<p>Damage to the gardens of your home caused by the emergency services. We will cover damage if they need to get into your home because they believe there's an emergency, and you and your family are inside.</p>	
 16. Moving home	
<p>If you have contracted to sell your home the buyer will have the full protection of your policy for the buildings until the sale completes. This is only when your home isn't covered by any other insurance.</p>	
 17. Keys and locks	
<p>If your keys are lost or stolen we will pay for any one claim to replace keys, locks or lock mechanisms to:</p> <ul style="list-style-type: none">■ outer doors and windows of the home.■ a safe within the home.■ an alarm protecting the home. <p>We will only pay for any incident of lost or stolen keys under Buildings or Contents, not both.</p>	<p>The cost of replacing keys and locks or lock mechanisms to garages or outbuildings.</p>

What your policy covers



18. Alternative accommodation

We will pay you for the reasonable cost of alternative accommodation. We will move you, your family and any pets or animals that live with you at home to somewhere safe, that is reasonable and fair. This is only when you can't live in your home following an event that is covered by this policy.

When you need alternative accommodation, we will always speak with you first. To decide what's reasonable and fair, we will consider:

- the circumstances of your claim.
- the needs of you, your family and your pets or animals that live with you at home.
- how long you might need the accommodation for.
- the accommodation type and where it's located.

What your policy doesn't cover

What your policy covers



19. Emergency evacuation cover - If you're told to leave your home

We will pay you for the reasonable cost of alternative accommodation. We will move you, your family and any pets or animals that live with you at home, to somewhere safe, that is reasonable and fair. We will only do this if local authorities or emergency services ask you to leave because of a safety risk, or damage to a neighbour's home.



20. Property owners' liability or legal responsibility ⭐

We will cover your legal liability as owner of the buildings for injury or damage to another person or person's property during the period of insurance. This includes any legal costs and expenses.

This includes your liability for any defective building work you may have completed to any UK private home.

We will cover your legal liability if you cause death, injury, or illness to persons other than you, your domestic staff or anyone else that lives in your home.

We will also cover your legal liability for accidental loss or damage to property. This is only when it does not belong to and is not in the care, custody or control of you, your family or domestic staff.

In the event of your death, your legal representative will take the place of 'you'.



What we mean by legally liable or your legal liability

This means being responsible by law to pay compensation for causing harm or damage to another person or person's property.

What your policy doesn't cover

Your legal liability to pay compensation and costs from:

- an agreement forcing a liability on you that you wouldn't be under if you hadn't signed it.
- an incident that happens more than seven years after this policy ended.
- you owning any other land or buildings that's not the home we are insuring.
- using your home for any business, trade, profession or employment.
- any death, injury or damage caused by lifts, hoists, vehicles or craft.
- correcting any fault, or fault that you are said to have caused.
- damage to property belonging to, and in the care, custody or control of you, your family or domestic staff.
- you living at the home only and not owning it.
- you or your family's private pursuits such as sports, leisure activities or hobbies.
- any liability or legal responsibility that is covered by any other insurance.
- your liability as the person who only lives in the home (such as a tenant or owner occupier).

Continued over page

What your policy covers

What your policy doesn't cover



20. Property owners' liability or legal responsibility ⚖ (continued)



Important note:

If you get a letter from a solicitor about a property owners' liability claim being made against you please call us on  0330 024 8086 as soon as you can. We will look into your claim and we will tell you everything you need to do.

Under this section we will only cover your liability if you own your home.

In most cases, the person living in the home will be held responsible for liabilities that happen in the home or on its land. Cover for liability as occupier of the buildings is under the contents section of a home insurance policy.



21. Help to reduce flood damage

If we accept your claim for damage caused by a flood, we will also pay up to £10,000, to try and stop or reduce further flood damage happening. This amount includes any fees.

We will protect your home where we can. This may include using 100% waterproof floor finishes, and paints and plaster which are water-resistant. These should dry out without cracking so they can be easily re-painted. We may also place electrical sockets and/or wires higher in your property.

We will only do this where the costs to repair your buildings (not including outbuildings) are more than £10,000. We or our loss adjusters/suppliers must approve the work before it goes ahead.

Accidental damage (buildings)

Accidental damage to buildings is included under your policy.

What your policy covers	What your policy doesn't cover
<ul style="list-style-type: none">■ Accidental damage to the buildings including accidental breakage of:<ul style="list-style-type: none"> fixed glass in windows, doors, fanlights, skylights, greenhouses, conservatories and verandas; fixed ceramic hobs and ceramic tops of fixed cookers; sinks and bathroom fittings that are plumbed in.  <p>DEFINITION:</p> <p>Accidental damage Damage caused by circumstances outside of your control. If you or someone else does something without meaning to – and this results in damage.</p> <p>Important note</p> <p>Matching sets and suites <i>We will cover an item that makes up part of a matching set or suite of furniture, as a single item. We will pay for each damaged item.</i> <i>We will also pay for any undamaged items if they're part of a bathroom suite or fitted kitchen. We will only do this if we can't repair or replace the item.</i> <i>Example: Your bathroom sink gets damaged by something we will cover. The matching bath and toilet isn't damaged. We will try to repair the sink or replace it with one that matches your bath and toilet. If we can't do this, then we will pay to replace your entire bathroom suite.</i></p> <p>  </p> <p><i>For any other sets or suites which aren't part of a bathroom suite or fitted kitchen, we will pay up to 50% of the undamaged part. We will only do this if the damaged parts can't be matched or replaced.</i> <i>If a floor covering is damaged beyond repair we will only pay to have the damaged floor covering replaced. We won't pay for undamaged floor coverings in connecting rooms.</i></p>	<p>Anything shown as not covered under buildings causes 1-12 and covers 13-21 in the buildings section.</p> <p>Under accidental damage we won't cover:</p> <ul style="list-style-type: none">■ damage to gates, hedges and fences.■ water coming into your home unless this has been caused by storm, flood or a water leak.■ items which have gone through mechanical or electrical breakdown. ■ chewing, scratching, tearing, fouling or urinating by any of your pets or animals that live with you at home.■ infestation, chewing, scratching, tearing, fouling or urinating by insects or vermin. <p>DEFINITION:</p> <p>Vermin Rats, mice, squirrels, owls, pigeons, foxes, bees, wasps or hornets.</p> <ul style="list-style-type: none">■ damage to drives, patios and paths unless your home has been damaged at the same time and by the same cause.■ damage due to faulty or poor materials, design or workmanship (see important note on the next page).■ damage caused by frost. <p>What does this mean? <i>We won't cover items which have gone through mechanical or electrical breakdown. Items can become worn as part of their normal use, so we won't cover natural damage, or if items break down or stop working because of wear and tear.</i> <i>You may find that if the item's still under warranty, the item may be covered for repair or replacement by the manufacturer or warranty insurer.</i></p>

Continued over page

What your policy covers	What your policy doesn't cover
<p>Important note (continued)</p> <p>For any other sets or suites which aren't part of a bathroom suite or fitted kitchen, we will pay up to 50% of the undamaged part. We will only do this if the damaged parts can't be matched or replaced.</p> <p>If a floor covering is damaged beyond repair we will only pay to have the damaged floor covering replaced. We won't pay for undamaged floor coverings in connecting rooms.</p> <p>■ Accidental damage to cables, drain inspection covers and underground drains, pipes or tanks giving services to or from the home and for which you are responsible. We will also pay up to the trace and access limit shown on your schedule to find the source of the damage to the home. This includes putting back any wall, floor, ceiling, drive, fence or path that had to be removed, or which got damaged during the search.</p>	<p>Damage to pitch fibre drains caused by faults in the design, material, construction, or installation of the pipes and drains. ★</p> <p>If we discover the damage isn't accidental damage, then there will be no cover unless buildings causes 1-12 will cover it.</p> <p>Important note:</p> <p>We won't cover any damage caused from using faulty or poor materials, or faulty design or workmanship.</p> <p>An example of faulty or poor materials might include construction methods in the past which used materials likely to wear out naturally over time such as drains where pitch fibre was used in their construction.</p> <p>An example of faulty design or workmanship might be a contractor or builder who is managing work at your home, who has fitted or built something wrong, or not met the agreed plans.</p>

Contents insurance

This policy wording tells you about all of the covers and options we offer. Your schedule shows the home insurance covers and options you have chosen and the cover limits. Please read the policy wording together with your schedule.

By choosing contents insurance, you can trust us to put things right if any of your contents are damaged. If the damage also means you can't stay at home, we will give you and your family a reasonable and safe place to live. This will be until you are able to move back in.

DEFINITION:

Contents



Household (domestic) items (including tenants' fixtures and fittings and interior decorations). Frozen food, personal effects, valuables, money and business equipment.

You and your family must own these or be legally responsible for them.

We will settle claims for lost or damaged items, which cost too much to repair, on a new for old basis. We will do this so long as the contents have been kept in good repair.

By this we mean you've kept items as damage free as possible. An example is having electrical items or jewellery repaired by a specialist if they are damaged.

If you need cash quickly we will make sure you have money to buy the things you can't be without. We will pay this under '[Emergency cash advance or payments](#)'. We will later take this from the final claim amount we pay.

If you make a claim we will replace your dishwasher, washing machine, refrigerator, tumble drier or freezer. We will replace these with an appliance that's the same or a close match to the one that has been damaged, and it will have an energy rating of A.

Making sure your cover limits are the right amount

Let us know as soon as possible if the cost to replace all your contents, including valuables is more than the amount in your schedule. If your cover limits aren't enough, we may not pay any future claims, we may reduce what we pay you, and we may cancel your policy.

At our option we may arrange for specialist investigations to be carried out, and may appoint an approved supplier.

Any permanent repairs to your contents made by our approved suppliers are guaranteed for 1 year.

You can find out more on how we settle contents insurance claims under the '[How to make a claim](#)' section.



Important note:

Matching sets and suites

We will cover an item that makes up part of a matching set or suite as a single item. For example a sofa or armchair, or pieces of a dinner set will be treated as single items. We will repair or replace each item that is damaged but we won't cover matching items that are undamaged. If we can't repair or replace each damaged item, we will pay up to 50% towards replacing the undamaged matching pieces as well.

Example: If you damage an armchair and we can't repair or find a replacement to match your sofa, we'll pay up to the full cost to replace the armchair. We will also pay up to 50% towards replacing the undamaged sofa.



If a floor covering is damaged beyond repair we will pay to have it replaced. However, we won't pay for undamaged floor coverings in connecting rooms.

What your policy covers	What your policy doesn't cover				
<p>Your schedule will show if you have chosen contents insurance. If you have, it will also show your cover limits.</p> <p>To settle a contents insurance claim, we will pay up to the following limits:</p> <ul style="list-style-type: none"> ■ contents limit; ■ total valuables limit;  1 ■ single item limit;  1 ■ specified item limit.   2 <p>There are specific limits for each of the covers 13-25. These can be found in your schedule.</p> <p>Important note:</p> <ol style="list-style-type: none"> 1. The single item limit, total valuables limit and specified item limit are part of your contents limit – not on top of it. You can see your chosen contents limits in your schedule. 2. Specified item limits are for items (other than bicycles) that you have valued at more than £1,500 each and which you have added to your policy. The value you choose must be enough to cover the replacement cost as new. Items worth more than £1,500 which haven't been added to your policy won't be fully covered if you claim. Your schedule will show if you have added any items and the value they are covered for. They'll show under the contents section of your schedule as specified contents. <p>DEFINITION:</p> <p>Valuables  Jewellery, items containing gold, silver or other precious metals, watches, paintings and other works of art and collections of stamps, coins and medals.</p> <p>Business equipment  The following equipment used mainly for business - mobile phones, tablets, e-readers, computers, monitors, word processing equipment, computer aided design equipment, photocopiers, printers, telecommunication equipment and office furniture. This doesn't include any property held as trade stock.</p> <p>Personal effects  Clothes and items that you normally wear, use or carry. For example, portable radios, hand held games consoles, mp3 players, mobile phones and sports equipment.</p>	<ul style="list-style-type: none"> ■ Excess – shown in schedule. ■ Items listed under the What this policy doesn't cover section which apply to the whole policy. ■ Vehicles or craft. ■ Bicycles.  3 ■ Any living creature. ■ Property mainly used for business, trade, profession or employment purposes other than business equipment. <p>Important note:</p> <ol style="list-style-type: none"> 3. Bicycles worth £350 or less are automatically covered under the bicycle section. Bicycles worth more than £350 must be added to your policy to be covered under the bicycle section. Your schedule will show if you have added any bicycles and the value they are covered for. They'll show under the bicycle section of your schedule as specified bicycles. <p>DEFINITION:</p> <p>Vehicles or craft </p> <table border="1"> <tbody> <tr> <td data-bbox="1163 906 1641 1251">  Electrically or mechanically propelled or assisted vehicles. These include plant machinery, mini diggers, fork lift trucks, motor cycles, powered transporters (including E-scooters and Segways), children's motor cycles, quad bikes and children's quad bikes. </td> <td data-bbox="1641 906 2169 1251">  Aircraft (including any type of gliders). Drones (including mechanically propelled aerial toys, models or devices). Boats, hovercraft and any other type of craft designed to be used in or on water including hand or foot propelled craft, sailboards and windsurfers. </td> </tr> <tr> <td data-bbox="1163 1251 1641 1410">  Trailers, carts, wagons, caravans and horse boxes. </td> <td data-bbox="1641 1251 2169 1410">  Parts, spares and accessories (including keys and key fobs) for any of the items described in the boxes above and left. </td> </tr> </tbody> </table>	 Electrically or mechanically propelled or assisted vehicles. These include plant machinery, mini diggers, fork lift trucks, motor cycles, powered transporters (including E-scooters and Segways), children's motor cycles, quad bikes and children's quad bikes.	 Aircraft (including any type of gliders). Drones (including mechanically propelled aerial toys, models or devices). Boats, hovercraft and any other type of craft designed to be used in or on water including hand or foot propelled craft, sailboards and windsurfers.	 Trailers, carts, wagons, caravans and horse boxes.	 Parts, spares and accessories (including keys and key fobs) for any of the items described in the boxes above and left.
 Electrically or mechanically propelled or assisted vehicles. These include plant machinery, mini diggers, fork lift trucks, motor cycles, powered transporters (including E-scooters and Segways), children's motor cycles, quad bikes and children's quad bikes.	 Aircraft (including any type of gliders). Drones (including mechanically propelled aerial toys, models or devices). Boats, hovercraft and any other type of craft designed to be used in or on water including hand or foot propelled craft, sailboards and windsurfers.				
 Trailers, carts, wagons, caravans and horse boxes.	 Parts, spares and accessories (including keys and key fobs) for any of the items described in the boxes above and left.				

Continued over page

What your policy covers	What your policy doesn't cover
<p>DEFINITION:</p> <p>Money Cash Coins and bank notes in current use.</p> <p>Stamps Postage stamps (not part of a collection), saving stamps, trading stamps.</p> <p>Tickets Travel tickets, season tickets, entertainment tickets, pre-booked event tickets.</p> <p>Tokens and Cards Gift tokens, money cards and electronic money cards.</p> <p>Other Postal orders, money orders, cheques, premium bonds and certificates.</p>	<p>DEFINITION</p> <p>Vehicles or craft (continued)</p> <p>The following items aren't included in this definition:</p> <ul style="list-style-type: none">■ Lawn mowers only used for domestic purposes within the boundaries of the land belonging to your home.■ Wheelchairs, mobility scooters and invalid carriages, as long as they're only being used for their intended purpose and by the intended user. There must be no legal need for them to be registered for use on the road.■ Surfboards, water-skis, snowboards and skis.■ Toys and models.■ Bicycles and electrically assisted bicycles (the motor should have a maximum power output of 250 watts. It shouldn't be able to push the bike forwards more than 15.5 mph when travelling).■ Golf trolleys which are controlled by someone on foot.■ Portable satellite navigation devices or global positioning devices but not those fixed to a vehicle.

Contents insurance

What your policy covers	What your policy doesn't cover				
<p> 1. Storm</p> <p>Damage caused by storm.</p> <p>DEFINITION:</p> <p>Storm A period of violent weather defined as any of the following.</p> <table border="1"><tbody><tr><td data-bbox="130 473 601 679"> Wind speeds with gusts of at least 48 knots (55mph). Which is the same as a storm force 10 on the Beaufort Scale.</td><td data-bbox="601 473 1073 679"> Heavy rainfall at a rate of at least 25mm per hour.</td></tr><tr><td data-bbox="130 679 601 822"> Snow at least one foot deep (30cms) in 24 hours.</td><td data-bbox="601 679 1073 822"> Hail that causes damage to hard surfaces or breaks glass.</td></tr></tbody></table> <p>Important note: If you make a storm claim we will look at things such as:</p> <ul style="list-style-type: none"> Was there a storm in your area? We will always talk to you about the damage as well as look at the weather conditions in the area. Where we are able to get local weather reports, we will take into account the distance of your home from any weather stations before making a decision. Is the damage caused by the storm? Did any poor maintenance of your home play a part in causing any of the damage? <p>To help us deal with your claim we may send one of our experts to inspect the damage.</p>	 Wind speeds with gusts of at least 48 knots (55mph). Which is the same as a storm force 10 on the Beaufort Scale.	 Heavy rainfall at a rate of at least 25mm per hour.	 Snow at least one foot deep (30cms) in 24 hours.	 Hail that causes damage to hard surfaces or breaks glass.	 <p>Lost or damaged radio or television aerials or satellite dishes.</p> <p>Important note: <i>If you have looked after your home, then we would only expect to see damage caused by a period(s) of violent weather. We won't cover damage which happens over time (gradually) and which is made worse by weather other than a storm. We also won't cover damage that you've found if this damage has been caused by weather other than a storm. It's therefore important to take care of your home and make sure it's kept in good repair.</i></p> <p><i>Having blocked or broken gutters and down-pipes, or loose or damaged roof tiles could affect your cover if you make a claim. You should use a building expert to inspect or repair any areas that are difficult for you to safely look after.</i></p>
 Wind speeds with gusts of at least 48 knots (55mph). Which is the same as a storm force 10 on the Beaufort Scale.	 Heavy rainfall at a rate of at least 25mm per hour.				
 Snow at least one foot deep (30cms) in 24 hours.	 Hail that causes damage to hard surfaces or breaks glass.				

What your policy covers	What your policy doesn't cover
 <h2 data-bbox="226 219 327 246">2. Flood</h2> <p data-bbox="80 330 368 358">Damage caused by flood.</p> <p>Top Tip:</p> <p>If your home's at risk of flooding, here's some things you can do to help avoid damage:</p> <ul style="list-style-type: none">Put items in a safe, high place. You can also take items upstairs if you're able to do so.Turn off electricity, water and gas at the mains.Unplug all electrical items. <p>If you live in an area which is known to flood a lot, it's a good idea to protect your home where you can. Please contact your local Environment Agency for advice, or you can call Floodline on  0345 988 1188.</p> <p> Flood info for England: https://check-for-flooding.service.gov.uk/alerts-and-warnings</p> <p> Flood info for Wales: naturalresources.wales/flooding?lang=en</p> <p> Flood info for Scotland: www.sepa.org.uk/</p>	

What your policy covers



3. Water Leaks (Escape of water)

Damage to your contents caused by water leaks. Sudden and unexpected water leaking from or freezing in any:

- appliance such as washing machine, dishwasher, fridge or freezer.
- fixed domestic water installations like hot and cold water pipes and tanks in your home.
- fixed domestic drainage like your toilet or soil pipes.
- heating installations like your boiler or radiators.



Top Tip:

This cover is designed to cover damage to your property caused by water leaks.

One of the biggest risks is water damage happening when you are away during the winter months.

Pipes can freeze and burst causing large amounts of damage. You can help stop this by keeping your central heating low, so your pipes won't freeze so easily.

If you would rather turn your heating off then it's better to switch off the water too where it enters your house. This will help to stop your pipes bursting following a freeze and thaw. You could also drain your central heating system before you leave.

It's good if you can get a Gas Safe/Oftec/Hetas-certified engineer to check and/or service your boiler in time for winter. This will help stop boiler problems which could leave you with no heating and/or hot water.



4. Oil Leaks (Escape of oil)

Damage caused by oil leaking from or freezing in a fixed oil-fired heating installation. This includes smoke and smudge damage caused by a poor or faulty oil-fired heating installation and damage to soil caused by the leaking oil.

What your policy doesn't cover

Damage:

- to any appliances, fixed installations or drainage fittings, unless we have agreed to cover these under another section of your policy.
- while your home is unoccupied or unfurnished.
- caused if there's lack of, or no sealant and/or grout. (This is what's used between tiles to keep them from moving and what seals your bath to the wall to stop water damage.)
- caused by sinks and baths overflowing as a result of the taps being left on. This may be covered under the accidental damage section.



Important note:

The breakdown of your boiler isn't covered under this section. However cover is available for emergency boiler breakdown under the Home assistance section of this policy.

Damage:

- to the installation itself, unless we have agreed to cover it under another section of this policy for you.
- while your home is unoccupied or unfurnished.

What your policy covers	What your policy doesn't cover
<p> 5. Fire, smoke, explosion, lightning or earthquake</p> <p>If your contents are destroyed or damaged by fire, smoke, explosion, lightning or earthquake.</p> <p>Important note: Please be aware the following can be a greater fire risk if you leave them unattended:</p> <ul style="list-style-type: none">■ Chip pans■ Candles■ Cigarettes■ Electric blankets■ Overloaded plug sockets■ Phones charging. <p>Always buy electrical products from well-known and trusted suppliers. Some electrical goods on sale may be fake or may not have the right protection to stop the risk of a fire.</p> <p>Smoke alarms can save lives, and a lot of damage to your home. If you don't have a smoke alarm you'll still be given the same level of cover as someone who does. If you do have one, make sure you check it regularly so you know it still works.</p> <p>If you have an electric bike or E-scooter</p> <p>More people are using Lithium-ion batteries for their electric bikes and scooters. These batteries can cause a huge fire risk if they are damaged, over-charged or left in very hot temperatures.</p> <p>Never: leave them unwatched while they are charging, or overnight when you are sleeping in the property.</p> <p>Always:</p> <ul style="list-style-type: none">■ charge them on solid surfaces and don't let them overheat.■ unplug or take the battery off once you've charged them.■ store them away from main living areas and follow manufacturers' guidelines.	<p> Smoke damage caused by smog, agricultural or industrial sites, or smoke damage that happens over time.</p>



What your policy covers

6. Theft or attempted theft

If contents are stolen or damaged from theft or attempted theft.



Top Tip:

Many thefts are carried out by so-called 'opportunist' criminals. This means they'll target things which are quick and easy to take or break in to. Don't make it easy for them!

Homes, garages and sheds are much more likely to have things stolen from them if doors and windows aren't locked and secured.

If you are going away do what you can so your house doesn't look empty. Ask a neighbour to pick up the mail, cancel any other regular deliveries and use timers on lights if you have them.

Garages and sheds are attractive to thieves as they're easier to break in to and often hold items that thieves target such as tools or golf clubs. Locking garages and sheds is another important step to reducing the risk of theft.

What your policy doesn't cover

Stolen or damaged contents:

- while your home is unoccupied or unfurnished.
- if property is taken by someone who pays you using a false payment method, meaning you don't get your agreed payment.
- as a result of any failed payment for anything you have bought or sold online.
- if anyone other than you or your family is living in any part of the home. However, if there's forced or violent entry to or exit from the home, we will cover you for this.
- caused by you, your family and anyone else living at the home.



7. Damage caused on purpose by others

Damage to your contents caused on purpose through any act by another person.



8. Riot, civil commotion, strikes, labour and political disturbances

Contents lost or damaged from riot, civil commotion, strikes, labour and political disturbances. ?



What does this mean?

Civil commotions, riots, strikes and political disturbances involve a large number of people who may cause damage to property while making a stand against an authority or government.

Damage:

- while your home is unoccupied or unfurnished.
- caused by you, your family, anyone else living at the home and anyone you allow to be at the property.



Important note:

You must report any damage caused by a riot to the police without delay.

What your policy covers	What your policy doesn't cover
<p> 9. Subsidence, ground heave or landslip</p> <p>Contents lost or damaged by subsidence, landslip or ground heave of the land which your buildings are on, other than settlement.</p> <p>DEFINITIONS:</p> <p>Subsidence Downward movement of the ground which the buildings are on by a cause that isn't settlement and isn't due to the weight of the buildings themselves.</p> <p>Ground heave The upward or sideways movement of the land which your buildings are on, which isn't caused by settlement.</p> <p>Landslip Sudden movement of soil on a slope or gradual creep of a slope over time, which isn't due to settlement.</p>	<p>Lost or damaged contents:  due to settlement, shrinkage or expansion. </p> <p>DEFINITION: Settlement The weight of a new property moving downwards into the soil after it's built. This is normal in the first few months and years afterwards.</p> <p> caused from building or repairing your home, or from any building work to the roof, the foundations, or any walls that support the structure of your home. </p> <p> caused by the land and/or rocks along coastlines or riverbanks wearing away and breaking up.</p> <p> caused by faulty or poor materials, design or workmanship. </p> <p>What does this mean?  <i>Shrinkage or expansion means the materials used to build your home are getting smaller or larger over time. This can be due to temperature, moisture or the materials ageing naturally and changing shape.</i></p> <p>Important note: <i>If your home has been damaged by settlement, you should contact the company giving the warranty cover for your home. For new homes this is usually NHBC http://www.nhbc.co.uk/homeowners. For other building work, you should contact your builder.</i></p>

What your policy covers	What your policy doesn't cover
 10. Damage to your contents by vehicles, aircraft or animals <ul style="list-style-type: none">■ Damage caused by animals.■ Damage caused by road vehicles, rail vehicles, aircraft or aerial devices, including anything dropped from them.	 Damage caused by any of your pets or animals that live with you at home.
<p>Important note: <i>Please take photos of any damage. If a vehicle damages your home, make sure you get details and registration from the other person. It doesn't mean you can't claim without this information, but it helps us to deal with things quicker.</i></p>	
 11. Fallen trees or branches <p>Damage caused by fallen trees or branches.</p>	<ul style="list-style-type: none">■ Damage caused by any maintenance work being done to trim, cut or remove them.■ The cost of removing fallen trees or branches that haven't caused damage.
 12. Aerials, satellite dishes, lamp posts, telegraph poles, electricity pylons or overhead cables <p>Lost or damaged contents caused by the following if they break or fall:</p> <ul style="list-style-type: none">■ radio or television aerials;■ satellite dishes;■ lamp posts;■ telegraph poles;■ electricity pylons;■ overhead cables.	<p>Lost or damaged contents:</p> <ul style="list-style-type: none">■ because there's been a mechanical or electrical breakdown.■ caused by any cleaning, repairing or taking the items apart.■ to equipment not in or attached to the buildings.

What your policy covers

What your policy doesn't cover



13. Damage to your contents by the emergency services

Damage to the contents of your home caused by the emergency services. We will cover damage if they need to get into your home because they believe there's an emergency and you and your family are inside.



14. Keys and locks

If your keys are lost or stolen we will pay for any one claim to replace keys, locks or lock mechanisms to:

- outer doors and windows of the home.
- a safe within the home.
- an alarm protecting the home.

We will only pay for any incident of lost or stolen keys under Buildings or Contents, not both.



15. Documents

We will pay for documents (but not money) if they are lost or damaged by contents causes 1-12 listed in this policy.

We will cover documents that are kept in the main building of the home or when in a bank safe deposit or solicitor's strong room anywhere in the world.

The cost of replacing keys and locks or lock mechanisms to garages or outbuildings.

We won't pay for:

- documents if these are separately insured by any other insurance.
- documents mainly used for business, trade, profession or employment purposes.
- lottery or raffle tickets.

What your policy covers	What your policy doesn't cover
 <h3 data-bbox="413 120 759 152">16. Digital assets and loss of data</h3> <p data-bbox="80 303 1087 398">We will pay costs to replace information which you have bought and stored on your home entertainment equipment or mobile phones. For example you may have bought and downloaded an App to use on your phone.</p> <p data-bbox="80 406 1046 438">We will only cover lost or damaged data from contents causes 1-12 listed in this policy.</p>	
 <h3 data-bbox="226 501 714 533">17. Contents in garages and outbuildings</h3> <p data-bbox="80 595 1073 659">We will pay you for contents lost or damaged by contents causes 1-12 listed in this policy while in garages or outbuildings belonging to the home.</p>	<p data-bbox="1131 595 1338 627">Lost or damaged:</p> <ul data-bbox="1154 635 2129 774" style="list-style-type: none"><li data-bbox="1154 635 1500 666">valuables, money or bicycles.<li data-bbox="1154 674 1783 706">contents while the home is unoccupied or unfurnished.<li data-bbox="1154 714 2129 774">contents in outbuildings where the structure doesn't have four complete sides. This means outbuildings mustn't have any permanent openings where anyone could get in. <p data-bbox="1199 801 1405 833">Important note:</p> <p data-bbox="1199 833 2106 928"> If contents are left in outbuildings that don't have four complete sides – we will count these as being left in the open. This means we will pay the claim as shown under the 'Contents in the garden' section of your policy.</p>
 <h3 data-bbox="226 1025 541 1057">18. Contents in the garden</h3> <p data-bbox="80 1111 1096 1206">We will pay you for contents in the garden (including plants, bushes, shrubs and trees) lost or damaged by contents causes 1-12 listed in this policy. The contents must be within the boundaries of the land belonging to the home.</p>	<p data-bbox="1154 1111 2151 1206">Lost or damaged:</p> <ul data-bbox="1176 1214 2151 1246" style="list-style-type: none"><li data-bbox="1176 1214 2151 1246">Theft or attempted theft from an unattended motor vehicle unless the items are hidden from view in a boot or glove compartment. All windows must also be closed and all doors, including the boot, must be locked. <p data-bbox="1131 1230 1338 1262">Lost or damaged:</p> <ul data-bbox="1154 1270 1783 1365" style="list-style-type: none"><li data-bbox="1154 1270 1783 1302">valuables, money, business equipment and bicycles.<li data-bbox="1154 1310 1738 1341">plants, trees and shrubs caused by storm or flood.<li data-bbox="1154 1349 1783 1365">contents while the home is unoccupied or unfurnished.



What your policy covers

19. Alternative accommodation

We will pay you for the reasonable cost of alternative accommodation. We will move you, your family and any pets or animals that live with you at home to somewhere safe, that is reasonable and fair. This is only when you can't live in your home following an event that is covered by this policy.

When you need alternative accommodation, we will always speak with you first. To decide what's reasonable and fair, we will consider:

- the circumstances of your claim.
- the needs of you, your family and your pets or animals that live with you at home.
- how long you might need the accommodation for.
- the accommodation type and where it's located.

We will also cover contents you take with you if they are lost or damaged from the contents causes 1-12 listed in this policy wording.



20. Emergency cash advance or payments

If your home can't be lived in due to an event that is covered by this policy we will make sure you have money for items you can't be without.

We will make an emergency cash payment to you for items such as clothes and toiletries.

The amount is included within the contents limit, so this isn't extra payment on top. The amount we pay you will be taken from your final claim settlement amount.



21. Frozen food

We will pay for food that's been kept in the fridge or freezer if it becomes spoilt or damaged. This covers food which you can no longer eat due to the change in temperature or because it has been contaminated from refrigerant fumes. The fridge or freezer must be in the home. It must be owned by you or your family, or you or your family must be legally responsible for it.

What your policy doesn't cover

For any contents moved to alternative accommodation.

We won't cover:

- theft or attempted theft of any contents, unless there's been forced or violent entry to or exit from the building.
- contents that you move into a caravan, mobile home or motor home.
- damage caused on purpose or by any kind of public or political disturbance outside of the United Kingdom, Isle of Man or the Channel Islands.
- business equipment.

Spoilt or damaged food:

- as a result of any deliberate act of you, your family's or an electricity supplier.
- to food mainly used for business, trade, profession or employment purposes.

What your policy covers	What your policy doesn't cover
<p> 22. Religious festivals, weddings, civil partnerships and special events</p> <p>We will pay if any gifts, food or supplies you have bought in for a special occasion are lost or damaged.</p> <p>We will cover you for 30 days before and 30 days after the start date of the event.</p> <p>The following events are covered:</p> <ul style="list-style-type: none"> a recognised religious festival; your or your family's wedding or civil partnership; your or your family's organised special event (such as a birthday or anniversary).	
<p> 23. Domestic staff liability or legal responsibility </p> <p>We will cover your legal liability for accidental death, injury or illness caused to your domestic staff during the period of insurance, including legal costs and expenses.</p> <p>What we mean by legally liable or your legal liability <i>Legally liable or your legal liability means being responsible by law to pay compensation for causing harm or damage to another person or person's property.</i></p> <p>Important note: <i>If you get a letter from a solicitor about a Domestic staff liability claim being made against you, please call us on ☎ 0330 024 8086 as soon as you can. We will look into your claim and we will tell you everything you need to do.</i></p>	<ul style="list-style-type: none">You or your family's liability to pay compensation or costs for injury (or death) to any domestic staff when carried in, or on any vehicles or craft.We also won't cover any domestic staff if they are injured or they die while entering, getting onto, or getting off any vehicles used by you or your family.

What your policy covers



24. Tenant's liability or legal responsibility ★

We will pay costs that you or your family become legally liable to pay as a tenant. We must agree any costs in writing. We will pay costs for:

- damage to the buildings by causes 1-12 listed in the contents section of this policy.
- accidental damage to cables, drain inspection covers or underground drains, pipes or tanks giving services to or from the home.
- accidental breakage of fixed glass in:
 - windows;
 - doors;
 - fanlights;
 - skylights;
 - greenhouses;
 - conservatories;
 - verandas.
- accidental breakage of fixed ceramic hobs or hob covers.
- accidental breakage of fixed sinks, baths, wash basins, showers, toilets and bathroom fittings.

❓ What we mean by legally liable or your legal liability

Legally liable or your legal liability means being responsible by law to pay compensation for causing harm or damage to another person or person's property.

★ Important note:

If you get a letter from a solicitor about a tenants' liability claim being made against you please call us on ☎ 0330 024 8086 as soon as you can. We will look into your claim and we will tell you everything you need to do.

What your policy doesn't cover



What your policy covers

25. Occupiers' and public liability or legal responsibility ★

We will cover your legal liability for the period of insurance. We will pay damages and costs that a court has told you to pay due to death, injury, illness or accidental damage only (we must agree these in writing).

We will cover your legal liability if you cause death, injury, or illness to persons other than you, your domestic staff or anyone else that lives in your home.

We will also cover your legal liability for accidental loss or damage to property. This is only when it does not belong to and is not in the care, custody or control of you, your family or domestic staff.

Due to:

- you living in the home only and not owning it.
- you or your family's private pursuits such as any sports, leisure activities or hobbies.
- the employment by you or your family or domestic staff.

What your policy doesn't cover

Legal liability to costs and compensation from:

- any business, trade, profession or your employment.
- you carrying out any deliberate or malicious act, such as assault and an assault that's said to have happened.
- you living somewhere else that isn't the home and land that we are insuring.
- spreading any contagious disease or virus.
- owning, possessing or using vehicles or craft.
- owning, possessing or using caravans.
- owning, possessing or using any dangerous dogs as listed under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1983. This includes cross breeds of those listed with any other breed, and any updates or changes that are made to these laws.
- owning any species of animal not domesticated in the UK.
- owning, possessing or using any species of horse including ponies, donkeys and mules.
- any action for damages brought in a court outside the United Kingdom.
- any action taken against you or your family by you or your family. We also won't cover any action taken against you or your family by your domestic staff and anyone living with you.
- damage to property belonging to, and in the care, custody or control of you, your family or domestic staff.
- any liability or legal responsibility that is covered by any other insurance.

Continued over page

What your policy covers

What your policy doesn't cover



25. Occupiers' and public liability or legal responsibility (continued) ★

What we mean by legally liable or your legal liability

Legally liable or your legal liability means being responsible by law to pay compensation for causing harm or damage to another person or person's property.

Important note:

If you get a letter from a solicitor about an occupiers' and public liability claim being made against you, please call us on ☎ 0330 024 8086 as soon as you can. We will look into your claim and we will tell you everything you need to do.

In most cases, the person living in the home (whether they own it or are a tenant) are responsible for incidents that happen in the home. This includes incidents that may happen on the land belonging to it too. Occupiers' and public liability cover protects you and everyone who lives with you in case you injure anyone or damage their property in and away from your home.

Cover for liability as owner of the buildings is under the buildings section of a home insurance policy.

Accidental damage (contents)

Accidental damage to contents is included as standard under your policy. This section gives extra protection to the belongings in your home.

What your policy covers	What your policy doesn't cover
<p> 1. Accidental damage at home</p> <p>We will pay for accidental damage or accidental loss of contents while they're in the home.</p> <p>DEFINITION:</p> <p>Accidental damage</p> <p>Damage caused by circumstances outside of your control. If you or someone else does something without meaning to – and this results in damage.</p>	<p>Anything shown as not covered under contents causes 1-12 and covers 13-25 in the contents section.</p> <p>Accidental damage or accidental loss :</p> <ul style="list-style-type: none">■ to items which have gone through mechanical or electrical breakdown.  <p>What does this mean?</p> <p><i>We won't cover items which have gone through mechanical or electrical breakdown.</i></p> <p><i>Items can become worn as part of their normal use, so we won't cover natural damage, or if items break down or stop working because of wear and tear.</i></p> <p><i>You may find that if the item is still under warranty, the item may be covered for repair or replacement by the warranty insurer.</i></p> <ul style="list-style-type: none">■ caused by any cleaning, repairing, taking apart, restoring, altering, dyeing or washing.■ caused by water coming in to your home unless this has been caused by storm, flood or a water leak.■ by chewing, scratching, tearing, fouling or urinating by any of <u>your pets</u> or animals that live with you at home.■ caused by infestation, chewing, scratching, tearing, fouling or urinating by insects or vermin. <p>DEFINITION:</p> <p>Vermin</p> <p>Rats, mice, squirrels, owls, pigeons, foxes, bees, wasps or hornets.</p>

Continued over page

What your policy covers	What your policy doesn't cover
 <h3 data-bbox="226 223 720 255">1. Accidental damage at home (continued)</h3>	<ul style="list-style-type: none">■ to <u>your</u> devices, by which <u>we</u> mean computers, computer equipment or electronic components or smart devices (e.g. tablets and smart phones). This is as a result of:<ul style="list-style-type: none">■ <u>you</u> losing or placing or filing documents in the wrong place.■ hacking, malware or any device being infected with a virus or any other harmful code(s) and instructions.■ caused by a drop in value or loss, damage or extra costs that follow on from the incident <u>you</u> are claiming for. By this <u>we</u> mean costs that <u>you</u> might have to pay in preparing a claim or loss of earnings if <u>you</u> have been injured and can't work.■ due to the cost of remaking any film, disc or tape or the value of any information included on it.■ to food, drink or plants.■ while the home is unoccupied or unfurnished.
 <h3 data-bbox="226 841 604 873">2. Damage during a house move</h3> <p>We will cover contents that are lost or damaged by a professional removal company during a house move. Your new home must be in the United Kingdom, the Channel Islands or Isle of Man.</p>	<p>Accidental damage or accidental loss:</p> <ul style="list-style-type: none">■ to <u>money</u>.■ to china, glass, porcelain or any other item of pottery unless packed by professional removal contractors.■ to jewellery.■ whilst being shipped across the sea.■ whilst the <u>contents</u> are in storage.■ to items which have gone through mechanical or electrical breakdown.

Contents insurance

What your policy covers	What your policy doesn't cover
 3. Loss of oil that heats your home We will pay for accidental loss of the oil that heats your home.	<ul style="list-style-type: none">■ Loss of oil when your home is unoccupied or unfurnished.■ Any deliberate act by you, your family or the utility suppliers.
 4. Loss of metered water We will pay for accidental loss of metered water.	<ul style="list-style-type: none">■ Loss of metered water when your home is unoccupied or unfurnished.■ Any deliberate act by you, your family or the utility suppliers.

Personal possessions •

Personal possessions is a cover option you can add to your contents insurance. It protects your belongings when they are away from your home, such as when you are on holiday or going to the shops.

Items that are worth more than £1,500 must be added to your policy as specified items, otherwise they won't be fully covered if you make a claim.

Important note:

 You are **not** covered for personal possessions **unless** you add this section. Your schedule will show if you have bought this option.

Personal possessions cover can be added to your policy at any time. You can also add items worth more than £1,500 each, for cover away from home, at any time. You can use your AXA Account to add these covers yourself online, or call us on ☎ 0330 024 1235.

Bicycles are covered under the Bicycles section of your policy. Bicycles worth more than £350 must be added to your policy to be covered under the Bicycles section.

What your policy covers

Personal effects, valuables, money and specified items are included if they belong to you or you and your family. We will also cover these if you or they are legally responsible for them. We will pay you up to the limit shown in your schedule for any one claim.

What your policy doesn't cover

Important note:

Please note that the personal possessions cover limit and specified items value that you choose are included within the contents limits and aren't in addition to it.



1. Personal effects, valuables and money

Personal effects, valuables, money and specified items when belonging to you and your family when:

- anywhere in Europe, Jordan, Madeira, the Canary and Mediterranean islands. We will also cover countries bordering the Mediterranean.
- anywhere in the world for up to 60 days during any period of insurance.

DEFINITIONS:



Period of insurance

The period of time covered by this policy, as shown on your schedule, or until cancelled.



Valuables

Jewellery, items containing gold, silver or other precious metals, watches, paintings and other works of art and collections of stamps, coins and medals.



Personal effects

Clothes and items that you normally wear, use or carry. For example, portable radios, hand held games consoles, mp3 players, mobile phones and sports equipment.

- Excess – shown in schedule.
- the cost of remaking any film, disc or tape or the value of any information held on it.
- cleaning, repairing, taking apart, restoring, altering, dyeing or washing.
- chewing, scratching, tearing, fouling or urinating by any of your pets or animals that live with you at home.
- infestation, chewing, scratching, tearing, fouling or urinating by insects or vermin.

DEFINITION:



Vermin

Rats, mice, squirrels, owls, pigeons, foxes, bees, wasps or hornets.

What your policy covers



1. Personal effects, valuables and money (continued)

DEFINITIONS:

Money



Cash

Coins and bank notes in current use.

Stamps

Postage stamps (not part of a collection), saving stamps, trading stamps.

Tickets

Travel tickets, season tickets, entertainment tickets, pre-booked event tickets.

Tokens and Cards

Gift tokens, money cards and electronic money cards.

Other

Postal orders, money orders, cheques, premium bonds and certificates.

This doesn't include costs you may be owed from any credit card, cheque card or dispenser card.

What your policy doesn't cover

- theft or attempted theft from an unattended motor vehicle unless the items are hidden from view in a boot or glove compartment. All windows must also be closed and all doors, including the boot, must be locked.
 - items not in the care, custody or control of you, your family or any person(s) you have allowed to look after your items.
 - theft or attempted theft from an unlocked hotel room.
 - a drop in value or other loss, damage or additional expense following on from the incident that you are claiming for.
 - items which have gone through mechanical or electrical breakdown.
 - vehicles or craft.
 - parts, accessories, tools and fitted radios, cassette players and compact disc players, MP3 and DVD players and satellite navigation systems for vehicles and craft.
 - any property mainly used for the purpose of business, trade, profession or employment other than business equipment.
 - plants or any living creature.
 - documents.
 - if someone pays you for items using fake cards or money.
 - payments that don't go through on items you have bought or sold online.
 - that's already covered elsewhere in this policy wording.
 - your devices, by which we mean computers, computer equipment or electronic components or smart devices (e.g. tablets and smart phones).
- This is as a result of:
- you losing or placing or filing documents in the wrong place.
 - hacking, malware or any device being infected with a virus or any other harmful code(s) and instructions.
 - lottery tickets and raffle tickets.
 - bicycles.
 - your or your family's contents when moved to student accommodation that you or your family are living in, while you attend college, university or boarding school.



Important note:

If you have bought the optional extra student cover we will cover you up to the limits on your schedule.

Bicycle cover

Bicycle cover is included on your contents policy.

This covers your bicycles worth £350 each or less (up to £1,500 in total) when at or away from the home.

Bicycles worth more than £350 each must be added to your policy to be covered under the Bicycle section.

Bicycles that have been added to your policy will show on your schedule as specified bicycles.



Important note:

You can add bicycles worth more than £350 at any time on your policy. You can use your AXA Account to add these yourself online, or call us on  0330 024 1235.

When adding bicycles you must make sure the value you choose is enough to cover the replacement cost as new. The value must also include any bicycle accessories and attachments.

Your schedule will show if you have added bicycles and the value for which they're covered.

Bicycles worth more than £350 each which haven't been added to your policy won't be fully covered if you make a claim.

What your policy covers

Lost or damaged bicycles and their accessories, bicycle tools and cycling armour and guards belonging to you anywhere in the world.

What your policy doesn't cover

- Excess – shown in schedule.
- tyres or accessories unless the bicycle is lost or damaged at the same time.
- damage whilst being used for racing, pace making or trials.
- theft when the bicycle is unattended unless in a locked building, locked motor vehicle, or secured by a suitable locking device to a permanent structure or a motor vehicle.
- theft when the bicycle is mounted on a motor vehicle unless both the bicycle and the mount have a suitable locking device in operation. 
- damage caused by:
 - customs or other officials confiscating or keeping hold of the bicycle.
 - cleaning, repairing, taking apart, restoring, altering, dyeing or washing.
 - insects or vermin.
 - if damage is through mechanical or electrical breakdown. 



What does this mean?

Items can become worn as part of their normal use, so we won't cover natural damage, or if items break down or stop working because of wear and tear.

You may find that if the item's still under warranty, the item may be covered for repair or replacement by the manufacturer or warranty insurer.



Important note:

Suitable locking device

A suitable locking device is one that has been made and sold purposely for this type of security risk.

Student cover *

Student cover is a cover option you can add to your contents insurance. It gives protection for your family members' contents when removed from your home to student accommodation.



Important note:

You **aren't** covered for student cover **unless** you add this section. Your schedule will show if you have bought this option.

Student cover can be added to your policy at any time. You can use your [AXA Account](#) to add it yourself online, or call us on **0330 024 1235**.

Bicycles worth £350 each or less are automatically covered under the Bicycle cover section when at or away from the student accommodation.

Bicycles worth more than £350 can be covered under the Bicycle cover section so long as you have added these to your policy.

Your schedule will show if you have added bicycles and the value for which they are covered.

Bicycles valued at more than £350 which haven't been added on your policy will not be fully covered in the event of a claim.

What your policy covers

This section gives cover for when you or your family members are attending college, university or boarding school. We will cover you or your family's contents when they are moved to student accommodation. We will cover the following:



Storm or flood.



Theft.



Damage caused by vehicles, aircraft or animals.



Falling trees.



Fire, explosion, lightning or earthquake.



Damage caused on purpose by others.

What your policy doesn't cover

- Excess – shown in schedule.
- student contents kept in a caravan, mobile home or motor home.
- student contents outside the United Kingdom, the Isle of Man or the Channel Islands by riot, civil commotion, strikes, labour and political disturbances or malicious persons.
- business equipment.
- accidental damage (unless you have bought Personal possessions cover).
- bicycles worth more than £350 each or £1,500 in total, unless you have added them to your policy.

Home assistance insurance

We include home assistance insurance in your policy. Your schedule shows your cover limits. This cover gives you emergency help should a home emergency happen. We will cover you for the home emergencies shown in the table from [page 56](#), onwards. If any of these causes are a risk to your health and safety or make your home unsafe to live in, you should contact us.

This cover is suitable for those who want cover for sudden, unexpected emergencies that are listed further below. It covers the cost of emergency repairs only and not the damage caused by the emergency. It is not suitable for those that already have another policy that covers these emergencies. Please note that the home assistance cover is separate from your buildings and contents cover. If you are a tenant please check you have your landlord's permission to use this cover.

It's not designed to replace your buildings and contents insurance and won't help with normal day to day home maintenance.



Important note:

Inter Partner Assistance S.A., which is part of the AXA Group, underwrite Home assistance for us, so this section may have a different structure and style to the rest of the policy wording.

Each section of this document explains what is and isn't covered. You can find out more about what isn't covered under any section of the Home assistance cover by looking at the '[What this policy doesn't cover](#)' section.

How to make a claim

Please call us as soon as you are aware of the emergency.

You won't be able to make a claim for the first 14 days if you have bought a new policy.

Are you having one of the following emergencies?

- Plumbing and drainage.
- The electrics inside your home aren't working.
- Securing your home (i.e. glazing & locks).
- An infestation of rats, mice, wasps or hornets.
- Gas supply pipe, unless you think you have a gas leak then call the National Gas Emergency Service straight away **0800 111 999**.
- Boiler & heating system.
- Roofing.

If so, to check if you are covered and get the help you need, call the 24 hour Emergency Helpline on **0330 058 4119** or [click here](#).



Or scan the QR code

To help us solve your claim as quickly as possible, please have as much information as you can including your policy number.

What will happen next:

We will tell you how you can protect yourself and your home straight away.

Once we have confirmed you have the cover in place we will arrange for one of our approved contractors to get in touch with you to make an appointment.

If we are unable to arrange an approved contractor, we will let you arrange your own contractor and pay you back. However, you have to contact us first to get our agreement.

Our approved contractor can make decisions on our behalf and will help manage your claim. You will be kept updated throughout your claim journey.

We will cover up to £1,500 per claim you make. This amount includes VAT, labour, and any parts and materials needed to carry out an emergency repair.

We recommend that you arrange for a permanent repair to be made by a professional tradesperson as soon as possible. This is because once we have carried out the emergency repair it may only give a temporary solution to the problem.

Claims under this policy can only be made by you, your family, lodger or anyone calling on your behalf.

Home assistance insurance

If you're unable to stay at home due to an emergency

If your home can't be lived in because of the emergency, we will cover the costs for you to stay somewhere else such as a hotel. We will then carry out an emergency repair. We will cover up to £500 inc VAT for you, your family and your pets, including any transport to get you there. You will have to arrange it and we will refund you the costs after you have sent us the invoices or receipts.

An example of when we may have to do this is if all the electrics in your home aren't working.

If the emergency repair costs more than £1,500

We will ask you to pay the difference, or with our agreement first you may be able to arrange for the repairs to be carried out yourself. You can then send us your engineer's invoice. The invoice must include all items that you have been charged for. We will then pay you up to £1,500 which will pay towards the cost of the full repair. This amount will also include any charges made by our approved contractor from their first visit.

This will be in full and final settlement of your claim.

Damage that's not part of the emergency

We will carry out an emergency repair to make your home safe to live in again. However, we are not responsible for repairing the damage caused by the emergency. This may be covered under your buildings insurance.

If we can't get a contractor to you quickly

In some cases, it might be hard for us to find an approved contractor that can come to your home as quickly as possible. There might be delays for finding a contractor for the following cases:

- Excessive demand
- Bad weather
- Industrial action
- Parts availability
- Availability of a specialist.

In these circumstances, you may with our agreement first, arrange for your own contractor to resolve your emergency. We will then refund the cost of your contractor up to £1,500 including VAT.

Please send us the invoice or receipt from your contractor with all the items that you have been charged for. This will help support your claim and means we can repay you the money you have paid or lost. If a new boiler or heating system is installed, you will also need to give us the make, model, serial number and Gas Council number.

We will only repay you for the cost of the emergency repair up to the limit and it needs to be an emergency that is covered by this policy.

Getting our claims costs back

If we think someone else is at fault for a claim that we pay, we may follow up that claim to get our costs back. We will do this in your name and you must give us any help or information we need.

Getting to the cause of the damage

Our approved contractor may need to do things like lift floorboards, remove bath panels and cosmetic fascias to find the source of an emergency. If you are happy for our approved contractor to do this, they will ask you to sign an agreement before they do any work. We will not repair any damage caused by our approved contractor when trying to find the source of the emergency and this policy doesn't cover trace and access.

Parts availability

If our approved contractor hasn't got the parts needed on the day of your appointment, we will do our best to find and install parts from our approved suppliers. We may use new parts or parts that've been reconditioned by the manufacturer or approved third parties.

We may not replace parts on a like for like basis but will give you an alternative to stop the emergency. However, there may be times when replacement parts are delayed because of circumstances beyond our control. In these cases we won't be able to avoid delays in repair; we will keep you informed throughout your claim.

There may be times where parts are no longer available. If this happens, we will make sure your home is safe and we can arrange a quote for a suitable replacement item. You will need to pay for the replacement item.

What your policy covers	What your policy doesn't cover
<p>We will only pay for the emergency repair.</p> <p>The emergencies listed below are covered under this policy:</p>	<p>We won't pay for any damage caused by the emergency.</p> <p>There are conditions and exclusions, listed below, which limit the type and value of emergency repair you can claim for.</p> <p>Please read them carefully to make sure this cover meets your needs. We don't want you to find out after an emergency has happened that it's not covered under this policy.</p>



1. Plumbing

An emergency relating to:

- The internal hot and cold water pipes between the main internal stopcock and the internal taps.
- The cold water storage tank.
- The flushing mechanism of a toilet.
- A leak from:
 - your toilet;
 - pipes leading to and from the shower or bath;
 - internal section of the overflow pipe;
 - central heating water pipes.

- Any dripping tap/nozzle or any other part of the plumbing or drainage system where the water is safely escaping down a drain.
- Replacing outside overflows, cylinders, hot and cold water storage tanks, radiators, thermostatic and radiator valves, immersion tanks, basins, sinks, baths and shower trays.
- Any breakdown or damage to domestic appliances such as dishwashers and washing machines. This includes any leaks from the appliances or flexible hoses.
- Plumbing or drainage problems in connection with septic tanks, swimming pools and hot tubs.
- Repairing or replacing of all pipe work outside the home.
- Breakdown or damage to shower units, Saniflo toilets (also known as macerators) and other mechanical equipment.
- Shared plumbing and drainage facilities aren't covered under this policy even if they're within the boundaries of your home.
- Dealing with temporarily frozen pipes.



Important note:

Trace and access is covered by buildings insurance, under the Water leaks (Escape of water), Oil leaks (Escape of Oil) and Accidental damage cover sections. You can look at your schedule to check if you have bought this cover.

What your policy covers



2. Drainage

We will cover you for an emergency that happens if your drains get blocked or damaged, or if there is a leak from your drainage pipes.

The below is a list of emergencies that you would be covered for:

- blocked sinks, blocked or leaking waste pipes, along with rainwater drains.
- blocked bath, toilets or outside drainage. We will still cover you even if you have another working toilet or bath/shower that you can use.
- blocked or leaking soil vent pipes.

What your policy doesn't cover

- Drains or pipes that you share with another house or apartment (even if they are within the boundary of your home).
- Repairs to drains that are the responsibility of the local water authority (even if they're within the boundaries of the home).
- Repairing or replacing manholes, soakaways, septic tanks (clearing or emptying), cesspits, treatment plants and their outflow pipes, guttering and downpipes.
- Regularly cleaning your drains and any descaling of your drains.
- Removing, replacing or repairing any part of the drain which is damaged but does not result in the total blockage of the drain.
- Repairing or unblocking drains which are used for commercial purposes.
- Making access to manholes if they have been built over.
- Clearing drains because of issues with the way the drains were installed. We also won't cover any emergencies to drains if it's been caused by flushing baby wipes, or putting grease or cooking oil down the drain.



3. Electrics inside your home

An emergency relating to the electrics inside your home that aren't working, meaning you can't live there.

For example: you can't heat your water, home or use the lights.

- Failure of burglar/fire alarm systems or CCTV surveillance.
- Electrical supply to swimming pools and their plumbing or filtration systems.
- Shower units.
- Replacement of light bulbs or fuses in plugs.
- Repair to, or replacement of, electrical appliances such as cookers, all electrical wiring and infrastructure outside the home.

What your policy covers



4. Securing your home

- Windows:
Broken or cracked windows which means your home is not secure. We will carry out an emergency repair by boarding up the window to make your home secure.
- Keys and locks:
 - If you lose your keys, or if they are stolen, and you don't have another set of keys available, we will help you get into your home. We will also cover you if you accidentally lock your keys in your home and don't have another set of keys available to get in.
 - Damage to locks on outer doors or windows caused by vandalism, theft or attempted theft where you are unable to secure your home.
 - Replacement of a single set of keys (if this is the only alternative to solve the emergency).



5. Pest and insect infestations

Removal of pests from your home if it's been infested. By pests we mean rats, mice, wasps and hornets.



6. Leaking gas pipes inside your home

A leak from the internal gas supply pipe in your home between the meter and a gas appliance. We will repair or replace the section of pipe, following the isolation of the gas supply by the National Gas Emergency Service.

Important note:

If you think you have a gas leak, you should call the National Gas Emergency Service on  0800 111 999 straight away.

What your policy doesn't cover

- Damage to fences or doors, locks and windows of outbuildings and detached garages.
- Double glazing where one pane is broken but the other is intact and the home is therefore secure.

Infestations found outside your home, such as in detached garages and outbuildings.

- Restoration of gas supply isn't included. Please contact your Utility Company who'll be able to arrange this for you.
- Corrosion of gas supply pipes caused by natural wear or tear. There will also be no cover for any hidden pipes such as under concrete flooring, if they don't have the suitable protection.

What your policy covers



7a. Boiler and heating system

We will repair your main heating or hot water system if it completely breaks down and you are left without any heating and/or hot water.

We will also cover you for water leaks from the boiler/heating system.

We will cover the cost of fixing a gas boiler in your home, if the amount of power produced by the boiler is no more than 60 kilowatts per hour.

This also includes the boiler isolating valve, all manufacturer-fitted components, the pump, motorised zone valves, thermostat, timer and temperature/pressure controls.

You may have another main heating system running on oil, LPG, solid fuel, electric boilers, solar, or air, ground or water source heat pumps. For these, we may ask you to arrange your own contractor if we don't have an approved contractor in your area. We will pay your costs back up to the £1,500 inc. VAT limit.

What your policy doesn't cover

- Commercial boilers or those that produce power more than 60 kilowatts per hour.
- Any heating system which isn't completely situated within your home or is shared with neighbouring dwellings.
- Descaling and any work needed as a result of hard water scale deposits (including power flushing) or from damage caused by hard water or sludge caused by corrosion. Signs that work is needed may include a noisy boiler, sludged up pipes or poor circulation.
- Thermostatic valves.
- Replacement of any equipment added to the standard heating system such as a Magnaclean or similar device.
- Any adjustments to the timing or temperature controls, or replacement of the controls if you can manually switch the system on or off. We also won't cover relighting the pilot light/flame.
- Any costs for the repair of your heating system which is covered by a manufacturer, supplier, installer or repairer guarantee or warranty.
- Boilers which are still working but you believe may be about to break down (e.g. where you can hear a noise) or our approved contractor can't find a fault.
- Any routine maintenance, cleaning and servicing, as well as repairs that need a power flush of your boiler or main heating system.
- Any repair or replacement of under floor heating systems or warm air units.



7b. Boiler and heating systems - which can't be repaired

If in the opinion of our approved contractor, we can't repair your boiler/hot water system, we will pay you £250 towards buying a replacement boiler or heating system. You can claim this within 90 days of us visiting your home and by providing us with an invoice after you have purchased a replacement.

If we can't repair your boiler or hot water system and you choose not to replace it, we won't cover it until you have replaced it.



Important note:

Sometimes when boilers and heating systems can't be repaired they're said to be 'Beyond economical repair'.

This means the cost of repairing your primary heating or hot water system will be more than its current value. It may also mean the spare parts to fix it can no longer be found.

- We won't cover the cost of repairing or replacing a boiler if our approved contractor thinks the cost of repairing the damage is more than the boiler is worth. This is known as being 'beyond economical repair'. For example, if your boiler is extremely old and repairing it will only be a short-term fix.
- Any fault that happens due to sludge/scale/rust/debris within the primary heating system or damage caused by any other chemical. An example of this would be if you live in a hard water area (as per the Local Water Authority).
- Repair or replacement of convector heaters, inhibitors, water tanks, radiators, radiator valves and hot water cylinders.
- Repair or replacement of gas appliances such as cookers.
- Damage caused because you have not looked after your boiler or heating system. This includes where you haven't followed the manufacturer's instructions for your boiler or central heating system.
- Repair or replacement of the flue.
- Any changes made to the property which don't meet regulations that were in force at the time.

What your policy covers	What your policy doesn't cover
 8. Temporary heating If you have no heating then we will pay you up to £50 including VAT, towards heaters for your home. This is only when we can't fix the boiler/heating system, or we're waiting for the part to be ordered following the engineer's first visit.	
 9. Roofing Sudden or unexpected roofing problems such as leaks or tiles blown off during a storm or bad weather.	

What this policy doesn't cover relating to home assistance



Aggressive behaviour

We won't cover a repair if you have been aggressive to our approved contractors, or you won't let them into your home during reasonable work hours to complete repairs.



Emergencies known before policy start date

Any claim for an emergency which you already knew about before the start date of this policy.



Contact that hasn't been made

Any loss where you didn't contact us to arrange repairs.

Costs for repairs won't be paid under this insurance unless you or someone on your behalf has called our 24-hour claims helpline or logged a claim online. We must also approve a contractor beforehand.



Utility company responsibilities

Any mains service that is disconnected or stops working and is the responsibility of a utility company to carry out the repair.



Unoccupied homes

Any emergency in a home that has been unoccupied for more than 30 days in a row.



Damage caused by changes or not taking care

Any defect, damage or breakdown caused by any changes, misuse, or by you not taking proper care.

War risks, terrorism and nuclear activity

Any claim caused by:

- war, invasion, act of foreign enemies, terrorism, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection , coup, riot or civil disturbance.
- ionising radiation or contamination  by radioactivity from any nuclear fuel or from any nuclear waste caused by burning nuclear fuel.
- radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or its nuclear component.

What does this mean?

Insurrection means an outbreak of citizens acting against an authority or government.

Contamination means something has been made harmful or unusable.



Subsidence

Property lost or damaged from structural problems caused by subsidence or settlement, building work, use of faulty products, or where your home has had to be knocked down.



Manufacturer or repair guarantee costs

Any repair costs which are covered by a manufacturer, supplier, installer or repairer guarantee or warranty.



Wear and tear and normal maintenance

This insurance doesn't cover normal day to day maintenance at your home that you should carry out. It won't pay to replace items that wear out over time, or replace parts on a like-for-like basis where a part is needed to stop an emergency.



Works to correct your home

When you have been advised to carry out repair work and you can't prove it has been carried out by a recognised and capable contractor or authority.



Trace and Access

The cost of trace and access.



Harmful material - Asbestos

Any boiler inspections or any other emergency repair where asbestos may be disturbed.

The removal of asbestos.



Repairing your home after an emergency

We won't repair any damage caused to your home from the emergency. We also won't cover any damage caused by our approved contractor when trying to find the source of the emergency.



Health and safety risks

Where our approved contractor can't attend the emergency and complete work at your home because of a health and safety assessment risk.



Sanctions

We won't cover, pay any claim, or give any benefit if this puts us or any AXA company at risk of sanctions, prohibitions, or restrictions under international sanctions.

This includes the United Nations, European Union, United Kingdom and United States of America sanctions laws.

Legal expenses insurance

We include Legal expenses insurance in your policy. Your schedule shows your cover limits.

- Assistance helpline for 24/7 Legal advice
- Discounted legal services
- Insurance for legal costs for certain types of disputes

Important note:

Arc Legal Assistance Ltd administer and AmTrust Specialty Limited underwrite legal expenses insurance for us, so this section may have a different structure and style to the rest of the policy wording.

Your schedule will show if you have chosen this section.

What you need to know about your cover

If a claim is accepted under this insurance, we will appoint an adviser to handle your case. You aren't covered for any other advisers' fees unless there's no choice but to start court proceedings or there's a conflict of interest.

What does this mean?

Advisers' costs are fees and expenses which we have agreed to pay the adviser.

Your right to choose

Where we must start court proceedings or there's a conflict of interest, you can ask us to appoint your own adviser. We will only appoint an adviser who agrees to our advisers' costs.

The insurance covers costs as detailed under each separate section of cover and up to the maximum amount payable, when an insured incident happens in the period of insurance, and within the United Kingdom, Channel Islands, Isle of Man and European Union.

The legal action must also take place in the United Kingdom, Channel Islands, Isle of Man and European Union.

This insurance doesn't give you cover where something you do or fail to do has a negative impact on your position or the position of the insurer.

Assistance helpline services

Legal Helpline

Use the 24 hour advisory service for telephone advice on any private problem that you, or a member of your household, are concerned about.

Simply call  **0330 024 1278** and quote "AXA Premier legal expenses".

For our joint protection we may listen to and record calls.

Additional legal services

In this package our aim is to give you a wide ranging insured legal service. There will be times where we are not able to insure a legal cost that you might be faced with in your everyday life. These include:

- Legal costs as a result of selling or buying of the home and re-mortgaging.
- Divorce and child custody issues.
- Wills and probate.

In these cases, we can give you access to providers of legal services at a discounted price which you can decide if you would like to use.

If you would like to make use of the service, please contact the number above for a telephone consultation. You won't be charged for your first call.

Important note:

1. *There must always be a chance that you can win your case. That chance must remain 51% or more based on an independent assessment. This protects you and us by avoiding Legal Action, and any further damage being done, where the chances of winning aren't in your favour. See page 67.*
2. *An estimate of the costs to deal with your claim must not be more than the amount of money in dispute. An independent adviser will work out the estimate of costs when your case is looked at. If the estimate is more than the amount in dispute, then we might not cover your claim, or we may stop support for your claim.*

What your policy covers	What your policy doesn't cover
 <h3>1. Costs towards legal action when buying or renting goods</h3> <p>Advisers' costs and adverse costs to pay towards legal action when there's been a breach of contract over goods you have rented or bought for your own use. </p> <p>Cover will only apply where the contract was made after you first bought this insurance. We will also give you cover where you have always held the same level of cover with us or another insurer. This must have been in place from or before the start date of the agreement.</p> <p> What does this mean? <i>A breach of contract happens when one party in an agreement does not deliver in line with the terms of the agreement.</i></p>	<p>Claims:</p> <ul style="list-style-type: none">■ if the claim is for less than £125 plus VAT.■ where the breach of contract happened before you bought this insurance.■ for work that has begun or is about to begin because a local government or authority has ordered this.■ to do with buying or selling of your main home.■ if they relate to a leasing agreement, or if you are unhappy with the licence of using property or land.■ relating to a dispute about either the amount an insurance company should pay to settle an insurance claim or the way a claim should be settled.■ where there's a disagreement with a financial services company after using one of their products or services that you were unhappy with.■ directly or indirectly due to planning law.
 <h3>2. Costs towards legal action when selling your own goods</h3> <p>Advisers' costs and adverse costs to defend a legal action brought against you following a breach of a contract you have for selling your own personal goods.</p> <p>Cover will only apply where the contract was made after you first bought this insurance. We will also give you cover where you have always held the same level of cover with us or another insurer. This must have been in place from or before the start date of the agreement.</p>	<p>Claims:</p> <ul style="list-style-type: none">■ if the claim is for less than £125 plus VAT.■ where the breach of contract happened before you bought this insurance.■ for work that has begun or is about to begin because a local government or authority has ordered this.■ to do with buying or selling your main home.■ if they relate to a leasing agreement, or if you are unhappy with the licence of using property or land.

What your policy covers	What your policy doesn't cover
 <h3 data-bbox="226 223 945 255">3. Legal action in the case of your death, or if you are injured</h3> <p data-bbox="80 330 1073 390">Advisers' costs and adverse costs towards legal action against the person or organisation that are to blame for causing your death or injuries to you, following an accident.</p>	<p data-bbox="1147 330 1230 355">Claims:</p> <ul data-bbox="1147 366 2084 565" style="list-style-type: none"><li data-bbox="1147 366 1814 398">due to medical or clinical treatment, advice, help or care.<li data-bbox="1147 403 2084 466">for stress, psychological or emotional injury unless it happens from you suffering physical injury.<li data-bbox="1147 471 2084 535">for illness, injuries to you, or death caused gradually and not caused by a specific sudden event.<li data-bbox="1147 539 1657 565">involving a vehicle owned or driven by you.
 <h3 data-bbox="226 639 889 671">4. Unsuitable or lack of care from medical professionals</h3> <p data-bbox="80 746 1073 835">Advisers' costs and adverse costs if you are injured because of poor medical care, or not receiving any care at all. We will take legal action for you against the person or company responsible. We will do this in the case of your death as well.</p>	<p data-bbox="1147 746 2124 806">Claims for stress, psychological or emotional injury unless it happens from you suffering physical injury.</p>
 <h3 data-bbox="226 913 676 944">5. Disagreements with your employer</h3> <p data-bbox="80 1019 1087 1079">Advisers' costs in seeking legal action brought before an Employment Tribunal against an employer or ex-employer for breach of your contract of employment as an employee. </p> <p data-bbox="80 1108 1109 1203">(Employment tribunals are public bodies who listen to disagreements between employers and employees. They may be known by another name in Scotland, Northern Ireland, the Channel Islands or Isle of Man, but all have the power by law to make decisions.)</p> <p data-bbox="103 1260 417 1292">What does this mean?</p> <p data-bbox="148 1298 1087 1359">A breach of contract happens when one party in an agreement does not deliver in line with the terms of the agreement.</p>	<p data-bbox="1147 1019 1230 1044">Claims:</p> <ul data-bbox="1147 1056 2147 1413" style="list-style-type: none"><li data-bbox="1147 1056 2147 1152">Where the breach of contract happens in the first 90 days after buying this insurance. (You may claim if you have held the same level of cover with us or another insurer for at least 90 days in a row before the breach happened.)<li data-bbox="1147 1157 2084 1252">for advisers' costs of any disciplinary procedure with your workplace, or if you are making a complaint against your workplace. We also won't cover the cost of any settlement in this case.<li data-bbox="1147 1257 2084 1321">where the breach of contract is said to have started or to have continued after your employment ended.<li data-bbox="1147 1325 2084 1413">for advisers' costs if you think you are being treated unfairly at work because of your gender. This includes if you think you are not getting paid equally because of your gender.

What your policy covers	What your policy doesn't cover
 <h3 data-bbox="226 223 997 255">6. Someone entering your home or land without your permission</h3> <p data-bbox="80 323 1107 419">Advisers' costs towards taking legal action against a person or company who has trespassed onto your property, or has caused nuisance. By nuisance we mean someone who is doing something that affects your property so that you don't enjoy living there.</p> <p data-bbox="80 446 1107 509">This could be a neighbour for example who's put up a fence which has come onto your side of the boundary line, or it has damaged your garden.</p>	<ul style="list-style-type: none"><li data-bbox="1147 323 2165 446">■ Claims for nuisance or trespass if it happens in the first 180 days after buying this insurance. We will only cover you in this case if you have similar cover with us or another insurer. You must also have had the insurance in place for at least 180 days before the trespass or nuisance took place.<li data-bbox="1147 446 2165 584">■ We won't cover claims of nuisance if it's because of building work going on that has been approved of by the government or other authority. We won't cover nuisance claims if the nuisance has been approved by planning laws. Lastly, we won't cover claims of nuisance in the cases of subsidence, ground heave, landslip, mining or quarrying.
 <h3 data-bbox="226 660 467 692">7. Property damage</h3> <p data-bbox="80 760 1107 855">Advisers' costs and adverse costs in seeking legal action for damages against a person or organisation that causes physical damage to your main home. The damage must have been caused after you first bought this insurance.</p>	<ul style="list-style-type: none"><li data-bbox="1147 760 2165 882">■ Claims for nuisance if it's because of building work going on that has been approved of by the government or other authority. We won't cover nuisance claims if the nuisance has been approved of by planning laws. Lastly, we won't cover claims of nuisance in the cases of subsidence, ground heave, landslip, mining or quarrying.
 <h3 data-bbox="226 954 608 986">8. Buying and selling your home</h3> <p data-bbox="80 1038 1069 1102">Advisers' costs towards taking legal action against someone or defend you when there's been a breach of contract during the buying and selling of your main home. </p> <p data-bbox="107 1149 417 1181">What does this mean?</p> <p data-bbox="148 1187 1091 1251">A breach of contract happens when one party in an agreement does not deliver in line with the terms of the agreement.</p>	<p data-bbox="1147 1038 1237 1070">Claims:</p> <ul style="list-style-type: none"><li data-bbox="1147 1076 2165 1140">■ where you have bought this insurance after the date you have sold or bought your main home.<li data-bbox="1147 1140 2165 1187">■ where the amount in dispute is less than £125 plus VAT.<li data-bbox="1147 1187 2165 1219">■ directly or indirectly as a result of planning law.

What your policy covers	What your policy doesn't cover
 <h3 data-bbox="226 215 444 244">9. Data protection</h3> <p data-bbox="80 303 1087 457">Advisers' costs in seeking legal action against a person or organisation that has broken the data protection law. This means a person or organisation has not used <u>your</u> data fairly or in the right way. This could be personal data about <u>you</u> like <u>your</u> address, or sensitive information like <u>your</u> medical data that's been wrongly shared and caused <u>you</u> a financial loss.</p>	
 <h3 data-bbox="226 517 417 546">10. Jury service</h3> <p data-bbox="80 609 1069 668">We will pay a <u>daily rate</u> for the time <u>you</u> are off work while attending jury service for each whole day. This is only when <u>you</u> can't get the costs back from <u>your</u> employer or the court.</p> <p data-bbox="80 700 1087 794">We will pay 50% of the <u>daily rate</u> for the time <u>you</u> are off work while attending jury service for each additional half day. This is only when <u>you</u> can't get the costs back from <u>your</u> employer or the court.</p>	
 <h3 data-bbox="226 859 323 887">11. Tax</h3> <p data-bbox="80 949 1100 1040">Advisers' costs that <u>your</u> accountant asks <u>you</u> to pay for checking <u>your</u> tax returns are correct and complete. This is where there has been an HM Revenue and Customs full enquiry into <u>your</u> personal income tax position.</p> <p data-bbox="80 1071 480 1100">This cover applies only if <u>you</u> have:</p> <ul style="list-style-type: none"><li data-bbox="92 1108 736 1137">a) kept proper, complete, truthful and up to date records;<li data-bbox="92 1140 878 1168">b) made all returns at the due time without having to pay any penalty;<li data-bbox="92 1171 997 1200">c) given <u>us</u> all the information that HM Revenue and Customs reasonably needs.	<p data-bbox="1136 949 1221 978">Claims:</p> <ul style="list-style-type: none"><li data-bbox="1147 986 2165 1014">■ where information or statements have been given to authorities which <u>you</u> know are untrue.<li data-bbox="1147 1017 2135 1076">■ where <u>you</u> give false representations or statements which mean <u>your</u> income is under-declared.<li data-bbox="1147 1079 1612 1108">■ where <u>you</u> have been accused of fraud.<li data-bbox="1147 1111 2106 1170">■ for advisers' costs for any changes after the tax return has firstly been sent in to HM Revenue and Customs.<li data-bbox="1147 1173 1873 1202">■ for questions into aspects of <u>your</u> tax return (Aspect Enquiries).

What this policy doesn't cover relating to legal expenses

There's no cover where:

Existing circumstances are known to you

We won't cover you in any cases where you already knew about a situation that was causing nuisance or damage to you before you bought our insurance.

What does this mean?

Advisers' costs are fees and expenses which we have agreed to pay the adviser.

Advisers' costs are more than the amount in dispute

An estimate of advisers' costs of acting for you is more than the amount in dispute.

Advisers' costs haven't been agreed?

Advisers' costs or any other adverse costs that you have to pay which haven't been agreed in advance or are above those for which we have given our written approval first.

There's no cover for:

Claims made against us or our representatives

Claims made by or against your insurance adviser, the insurer, the adviser or us.

Claims made by deception

Any claim you make which is false or by deception.

Acts committed on purpose or reckless behaviour

Defending legal actions that may happen from anything you did on purpose or recklessly.

Appeals without our permission

Appeals without the written permission from us first.

There's no cover for any claim which happens directly or indirectly from:

Disputes

Dispute between you and someone you live with or have lived with.

Business trade or profession

Any matter connected with your business profession or trade unless the claim falls within Personal Injury and Employment.

Challenging government decisions

A court case application for a judge to review a decision or action made by a public body.

Defending new laws

Defending or pursuing new areas of law or test cases.

Professional mistakes

Professional mistakes causing injuries or loss in relation to services given in connection with a matter not covered under this insurance.

Taxes or Fees

A tax or fee relating to your owning or living in your home.

Sanctions

We won't cover, pay any claim, or give any benefit if this puts us at risk of sanctions, prohibitions or restrictions under international sanctions.

This includes the United Nations, European Union, United Kingdom and United States of America sanctions laws.

Cyber attacks

The insurer will not pay for any loss, damage, liability or expense directly or indirectly caused by or contributed to, or arising from, the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme malicious code, computer virus or process or any other electronic system. This exclusion applies unless cover for advisers' costs and adverse costs is specifically allowed for in the sections of cover above.

Contracts (Rights of Third Parties) Act 1999

A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available other than by virtue of this Act.

Before you make a claim, here's what you need to know

Claims

- You must let us know about a claim as soon as you become aware of the incident you want to make a claim for. We won't cover any claims that are more than 180 days of you being aware of the incident. If you don't report the claim straight away and this harms our position, we won't cover you.
- We might have to investigate the claim for you and then take legal action on your behalf. If we reach a settlement of the claim, we will need your permission as quickly as possible.
- You will need to give us at your own cost any information we need before we decide to accept your claim.

Your right to choose

- Where we must start court proceedings or there's a conflict of interest, you can ask us to appoint your own adviser. We will only appoint an adviser who agrees to our advisers' costs. If an adviser that you have chosen charges more than our agreed advisers' costs, you will have to pay the difference.
- The adviser must represent you in line with our standard conditions of appointment which are available if asked for.

The adviser will:

- let you know what the chances of success are for your claim. The adviser will also tell you how likely it is that the legal outcome of your claim will be enforced.
- keep us fully advised of all developments and give such information if we need it.
- let us know about advisers' costs which you are told to pay.
- let us know about any offers to settle your claim, or if any payments are offered for your claim. If we approve of these offers, but you don't follow our advice, we won't cover you anymore, unless we agree with your reasons for not accepting the offer.
- send us any bills and certification we may ask for.
- do their best to get your money back from any third parties.

What happens next

- In the event of a dispute relating to the advisers' costs we may need you to change adviser.
- The insurer will only be responsible for advisers' costs for work expressly approved by us in writing and which have started while there are chances of success.
- You must supply all information asked for by the adviser and us.
- You will be responsible for all legal costs that may be charged if you pull out of legal proceedings and you haven't got our permission before doing this. You will also have to repay any costs that have already been paid out for the claim.
- You must instruct the adviser to report to us and send us any information we ask for. This must be done at their own cost.

Your chances of winning a legal claim

You must have a 51% or more of winning your case. If your chances are less than this, we might not be able to support your claim. For your chances of winning being likely you must:

- get back the same amount of money or more,
- the outcome of your case must be enforced,
- the outcome of your case benefits you in some way.

Our claim assessors will examine the facts of your case to assess your chances of winning. If they conclude your chances of winning are less than 51%, we won't be able to support your claim.

When will we pay advisers' costs

We will only pay advisers' costs if they are no more than the amount that you are claiming for.

If you win less than the amount of advisers' costs, we won't be able to cover this.

Other insurances

If any claim covered under this policy is also covered by another legal expenses policy, then we will only pay our share of the claim. This also includes where the claim would have been covered if this policy didn't exist or if the other insurer refuses the claim.

Disputes

You have the right to complain to the Financial Ombudsman Service (see 'Making a complaint' on [page 78](#)). Any dispute between you and us may be passed to an arbitrator. (An arbitrator is a person with legal authority to decide on who they think is right, such as a solicitor or barrister.) Once an arbitrator makes a decision, neither side can go to court to get it changed at a later date.

We must both agree to the dispute being passed on to an arbitrator. If both parties can't agree on their choice of arbitrator, the Law Society may have to suggest one. Both parties will be bound to any agreement under the Arbitration Act, which is the regulated method of sorting disputes between parties without needing to go to court.

The law relevant to this policy

Cover under this section of the [policy](#) is based on laws and regulations in force at the time that it was written. There may be further changes in law or regulations which mean you get more or less cover under this [policy](#). If this happens, we will still accept claims where the changes mean you would get less.

We have the right not to accept your claim if the legal change benefits you in some way that it didn't before.

Fraud

If you have acted dishonestly, we won't support your claim. We won't pay a claim if we find it is fraudulent, and we will not give you back any money that you may have won. We also might cancel your policy and keep the premiums you have paid. In general, we will not support you if you have made a fraudulent or dishonest claim.

Customer services information

How to make a claim

As soon as you have a legal problem that you may need help with under this insurance you should call the Legal Helpline on **0330 024 1278**.

There's no cover where your claim is covered by a more specific policy. This includes any amount that you can't get back from the more specific policy because the insurer won't cover the claim.

We won't cover your claim if it is a class action claim. By class action, we mean you have grouped together with other people who have the same complaint, and made the claim together as a group. We won't cover your claim if it might affect the outcome of other claims.

Specialist advisers are at hand to help you and act for you. If your problem is covered by this insurance the helpline will ask you to complete and send in an online claim form, or ask you to visit www.arclegal.co.uk. If you prefer, they can send a claim form to you. If your problem isn't covered under this insurance, the helpline may be able to offer you help under a private funding plan.

If you become aware of something you think you might need to make a claim for, you must let us know about it straight away. If you aren't sure whether you need to tell us or not, it's best to call the Legal helpline.

What this policy doesn't cover

Important note:

Home assistance and legal expenses have separate sections on what isn't covered.

We won't pay for any loss, damage, liability, cost or expense caused by:



1. Damage that's happened over time

Damage caused over time by wear and tear or where property has slowly stopped working from normal use. We won't cover damage caused by the effects of light or the atmosphere, or from any mould, dry or wet rot or fungus. We also won't cover costs to do with the normal use and routine maintenance or upkeep of your building and contents.



2. Deliberate damage

Deliberately, maliciously, illegally or unlawfully caused, or allowed to be caused by you or your family or anyone lawfully in the home.



3. Liability insurance

Your liability under the following sections if it's covered by another insurance policy:

- Property owners' liability;
- Occupiers' and Public liability;
- Domestic staff liability;
- Tenants' liability.



What does this mean?

liability insurance is insurance cover to protect you if you're responsible by law to pay compensation for causing harm or damage to another person or person's property.



4. Pollution/Contamination

Damage caused directly or indirectly from pollution or contamination ? unless:

- this has been caused by something you couldn't predict beforehand.
- it's due to an oil leak from a domestic oil installation at your home.



What does this mean?

Contamination means something has been made harmful or unusable.



5. Radioactive or nuclear harm/contact

Radioactive or nuclear harm/contact following on from the event for which you are claiming. This includes ionising radiations, or contamination by radioactivity from any fuel, or from any nuclear waste from burning nuclear fuel.



Top Tip:

If radioactive or nuclear contamination damages your home, compensation is covered under the Nuclear Installations Act (1965). Please visit the government's website www.gov.uk/government/consultations/compensating-victims-of-nuclear-accidents to find out more.



6. War risks

Any loss, damage or liability due to war, invasion, acts of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power ?.



What does this mean?

Insurrection means an outbreak of citizens acting against an authority or government.

Usurped power means a position of power or importance that has been taken illegally or by force.



7. Terrorism

Damage caused by or happening through or in connection with any act of terrorism. For the purpose of this exclusion 'terrorism' means the use of biological, chemical and/or nuclear, chemical and/or nuclear force or contamination and/or threat of these. This can be by any person or group of persons. They may be acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes. These are acts involving a person or a group trying to influence the government or cause public fear. However losses caused by or from riot, riot attending a strike, civil commotion and damage caused by others on purpose, will still be covered.

What this policy doesn't cover



Important note:

The following exclusions, 8-11 below, don't apply to the following covers:

- Property owners' liability;
- Domestic staff liability;
- Occupiers' and Public liability;
- Tenants' liability.



8. Riot/civil commotion

Any loss, damage or liability caused by or happening through riot or civil commotion outside the United Kingdom.



What does this mean?

Civil commotions, riots, strikes and political disturbances involve a large number of people who may cause damage to property while making a stand against an authority or government.



9. Sonic bangs

Pressure waves caused from aircraft and other aerial devices travelling at sonic or supersonic speeds.



Top Tip:

If a sonic bang damages your home, please visit the Ministry of Defence website and follow their complaints procedure for compensation: www.gov.uk/government/organisations/ministry-of-defence/about/complaints-procedure



10. Reduction in market value

Any reduction in market value of any property from repair or from returning it to its original condition.



11. Confiscation

Confiscation or detention by customs or other officials or authorities.



12. Virtual currencies

Virtual currencies such as crypto-currency, including fluctuations in value.



13. Sanctions

We won't cover, pay any claim, or give any benefit if this puts us or any AXA company at risk of sanctions, prohibitions or restrictions under international sanctions.

This includes the United Nations, European Union, United Kingdom and United States of America sanctions laws.

What you need to tell us and Fraud

Making sure your details are correct and up to date

If things change we need to know as soon as possible. Please tell us about:

- a change of address.
- If your cover limits are not enough to cover your Contents.
- any building works to the roof, foundations, outside walls, or any walls that support the structure of your home.
- If you change the number of bedrooms or bathrooms in your home.
- If the total of 'other' rooms you told us about changes.
- If you or your family intend to let or sub-let your home.
- If your home is used for business purposes. (You don't need to worry about telling us if you just do paperwork or computer work at home.)
- If you and your family want to use your home for any reason other than normal day to day living. (You don't need to worry about telling us though if you just do paperwork or computer work at home.)
- If your home will be unoccupied.



DEFINITION: **Unoccupied**

Not lived in and not occupied overnight by you or your family for more than 60 days in a row

- If you or your family have been made bankrupt or are about to be made bankrupt.
- If you or your family have any unpaid county court judgements (CCJs). This is money that a court has said you must pay but you still haven't paid it.
- If you or your family have been given a police caution for or been convicted of or charged with any offence other than driving offences.
- If your property is no longer occupied solely by you and your family.

When you tell us about a change, we will assess how it affects your policy. We may change the terms and/or you may need to pay an extra cost.

In some cases, we may not be able to continue with your policy. If this happens, we will let you know by giving you a minimum of 21 days' notice in writing so that you can arrange alternative cover elsewhere. A fee may also be charged for the cancellation.

Full details on admin fees can be found under the Fees section of the policy wording.

If you are not sure please ask us.



Top Tip:

With AXA you get a secure area of our website – your AXA Account – which makes it quick and easy for you to update your policy details yourself without calling us. There is no admin fee for changes you make yourself online, or for those we make on your behalf. Please note, some changes may result in an increase in the cost of your policy.

Full details on admin fees can be found under the Fees section of the policy wording.



Fraud

If you or anyone acting for you is dishonest

You must act honestly when dealing with us at all times. If we find that you or any one acting for you has not been honest, then this will affect your policy cover and any claims you may make.

What may happen with your policy cover:

- We may void your policy (cancel your policy back to the start date or date the dishonest act took place and treat your policy as if it never existed).
- We may not return any premium paid by you for the policy.

What may happen with any claims you've made:

If you or anyone acting for you:

- Gives us information which you know isn't accurate or true.
- Is dishonest about a claim; such as pretending an incident happened when it didn't, or you claim for more than you lost. Example: If a theft happens at home and you tell us you had more items stolen than you did, knowing it to be untrue.
- Gives us details or makes a statement about your claim, knowing the information is untrue.
- Sends false documents to support a claim or policy knowing these have been amended, forged, or faked.
- Causes damage on purpose or causes loss with your agreement, knowledge, or involvement.

What you need to tell us and Fraud

Then:

- we may not deal with all or part of your claim, or we may pay you a lower amount.
- we won't pay any claims that have been made dishonestly.
- we will take back any money we may have paid you under your policy for any dishonest claims you have made from the start date of the policy.

We may also:

- take legal action against you.
- tell the police.
- tell fraud prevention agencies so they can stop similar claims being made in the future.

Cancellations

If your policy is held in joint names and you call us to cancel, we will need permission from both policyholders if the cover has started.

Contact details



0330 024 1235

Lines open Monday to Friday 8am to 8pm,
Saturday 9am to 5pm
Bank holiday hours may vary



Customer Services
AXA Insurance
PO Box 2796
Bolton
BL6 9LZ
Please include your name, policy number and date you wish to cancel

Your 14-day cancellation rights

You can cancel this policy in the first 14 days of receiving your policy documents or the start date, whichever is later. If your cover hasn't started we will refund the full premium to you.

If your cover has started, we will cancel this policy back to its start date and we will refund the full premium to you, as long as no claims have happened. This will have the same effect as if you never had any cover or protection from this policy.

If you have already had payment for, or you are, making a claim then we can't cancel this policy back to its start date. We will cancel your policy and we won't give you a refund. If you are paying by monthly payments, we will firstly apply for the full amount of premium owed to us. Where this isn't possible, you will be contacted to arrange payment of what is owed to us.



What does this mean?

Your 14-day cancellation rights, or 'cooling off period', gives you time to decide whether the policy you have bought is correct for you. If you cancel during this time it will be as though the policy was never set up. You can only cancel via this method if you haven't made a claim, or you aren't making a claim.

Cancellation in other circumstances

You can cancel this policy at any other time, as long as none of the following applies.

- You haven't had payment for a claim.
- You aren't making a claim.
- You haven't suffered a loss for which you intend to claim.

If you decide to cancel your policy, you will only pay for the number of days we have covered you for since the start date. We may charge you a cancellation fee.

If we charge a cancellation fee and you have paid us the full policy premium, we will take the fee from any refund that is due to you. This is regardless of your payment method. Where the refund value is less than the cancellation fee, we will keep the refund.

Just to let you know – if you pay monthly, your final payment amount will include the cancellation fee (unless we have agreed otherwise). This is in addition to the cost for the number of days we have covered you for. This may result in either a refund being given or an additional premium to pay, depending on what you have paid so far.

If you have had payment for a claim or you are making a claim and pay annually, you won't be given any refund of premium.

If you are paying by monthly payments and make a claim we will firstly apply for the full amount of premium owed to us. Where this isn't possible, you will be contacted to arrange payment of any money owed to us.

Full details on admin fees can be found under the [Fees](#) section of the policy wording.

Insurer cancellation

We have the right to cancel your policy and charge a fee, if you have given us reason to do so. These reasons are:

- If you don't tell us about a change of circumstances or you make a change which means you are no longer eligible for the policy (see [Making sure your details are correct and up to date](#)).
- You don't take care of your property. See [Taking care of your property](#)
- You don't pay your premium. See [How to pay your premium](#)
- You give information as part of your application, when renewing or making changes that isn't true or complete (see [Making sure your details are correct and up to date](#)).
- You attempt to make a dishonest claim (see [If you or anyone acting for you is dishonest](#)).
- You use threatening or abusive behaviour or language towards our staff or suppliers (see [If you are abusive or aggressive towards us](#)).

Full details on admin fees can be found under the [Fees](#) section of the policy wording.

How to pay your premium

You can choose to pay annually or monthly for your policy. If you want to change how you pay, or any other details, you will need to let us know. You can do this by logging into your AXA account. You can also call or email us using the details below.



AXA Account



home.help@axainsurance.com



0330 024 1235

Lines open Monday to Friday 8am to 8pm,
Saturday 9am to 5pm
Bank holiday hours may vary

If you have chosen to automatically renew your policy, we will always renew it using the information and payment details you have given us. See [renewals section](#)

Paying annually

If you want to pay for your policy annually, you can pay by card. We will take payment straight away, but it might take up to three working days to appear on your bank statement.

If the cost of your policy goes up or down because you have made changes, we will take any extra payment, or give you a refund straight away. This might also take up to three working days to appear on your bank statement.

Paying monthly

You can choose to make monthly payments towards your policy but bear in mind you will end up paying more for your policy overall. This is because you will need to cover extra costs for spreading your payments over several months. We might run a credit check before we offer you this payment option.

If you pay monthly, we will take payment straight away, but it might take up to three working days to appear on your bank statement. We will also send you a credit agreement which will tell you about any interest and fees we will charge you. If the cost of your policy goes up or down, we will send you an updated credit agreement.

If you don't keep up with your payments

You must make sure you keep up with your payments. If you don't, you can fall into arrears, which means you have payments overdue on your policy.

While you are in arrears you will be charged interest on the amount you owe.

If you miss up to three payments

If you miss up to three payments, including if you don't pay the full amount or if you pay too late, we might charge you. For example, we may charge a £15 admin fee if there wasn't enough money in your account to cover the payment.

We will ask you to make up your payments by a certain date. If we don't receive anything from you, we will let you know. We will give you another 7 days to pay the outstanding amount.

If we still don't receive anything from you, unfortunately we won't give you another extension. We will have the right to do the following:

- We may not pay any claims you have made.
- If you pay monthly, we will cancel your credit agreement and ask you to pay for your policy annually.
- We may ask a debt collection agency to help us recover the costs you owe. If we do this, we will charge you a £25 admin fee.
- We will cancel your policy straight away and charge you a £30 admin fee. We will let you know in writing if we do this.

If you miss four payments

If you miss four payments, including if you don't pay the full amount or if you pay late, we won't ask you to make up the outstanding amount. We will cancel your policy straight away and charge you a £30 admin fee. We may also take the other actions shown under the 'If you miss up to three payments' section above.

Fees



Important note:

Your [AXA Account](#) makes it easy for you to update your details yourself without calling us, however we recognise you may need to talk to us too.

There's no admin fee for changes you make yourself online or that we make on your behalf. Please note, some changes may result in an increase in the cost of your policy. Where we charge you a cancellation fee but you have paid us the full premium for the policy year, we will still take the fee amount owed to us. We will do this by taking the cancellation fee from any refund amount due to you, regardless of your payment method.

Why do we charge Fees

We charge admin fees to cover some of the costs we pay towards managing your policy. These costs include producing and issuing new documents, updating our systems, third-party costs, and for the use of industry-used databases. It's important to us that our customers are charged fairly, including when it comes to fees so we review them regularly to make sure that they're still fair.

Full details on our admin fees are below. The amounts shown include Insurance Premium Tax (IPT) at the relevant rate.

Transaction type	Fee
For cancelling your policy outside the 14-day cancellation period	£30
For changes or corrections to your policy that we make on your behalf	£0
If your payment is unsuccessful due to a cancelled instruction or there not being enough money in your account	£15
If our debt collection agencies seek to recover your payments on our behalf	£25

Renewals

We will email you at least 21 days before your home insurance is due to renew. Your renewal invite will include your price to insure your home for the year ahead. It will also give you information on what you need to do to renew with us, and if you don't want to renew with us.

It's important to make sure that all your details are correct, you can do this at any time in your [AXA Account](#).

You can also call us on  **0330 024 1235** or email us at home.help@axainsurance.com.

Just make sure you give us your name and policy number if you send an email.

If we can't insure your home again because you don't meet our acceptance, we will send you confirmation by email or letter before your home insurance ends.

Automatic renewals

We offer to renew your home insurance automatically to give you the peace of mind that your home will continue to be protected.

With automatic renewal you will be giving us permission to renew your policy under the same terms every year. This means, that as long as we can still insure you, we will cover you for everything you have chosen or added during your policy term.

We will take payment on the agreed future date with the details you have given us. If all your information and payment details are correct and up to date, your home will continue to be covered.

We will still send you your renewal invite 21 days before your policy renews.

You can change your renewal preference at any time in your [AXA account](#). You can also call us on  **0330 024 1235** or email us at: home.help@axainsurance.com. Just make sure you give us your name and policy number if you send an email.

Please note, if you do stop your automatic renewal and don't accept our invite, your home insurance will end. This means that your home will no longer be insured unless you have managed to get insurance elsewhere.

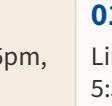
Please note that if a home insurance policy ends, future insurers may not be able to give you the same level of cover that you had.

If you change your mind and no longer want to be insured by AXA, you can cancel your policy at any time in your [AXA account](#). You can also call us on  **0330 024 1235** or email us at: home.help@axainsurance.com. Just make sure you give us your name and policy number if you send an email. For full details on cancelling your cover, please go to the [cancellations](#) section of your policy.

How to make a complaint

We aim to give the highest standard of service to every customer. If you don't think you have had this service, we want to hear about it so we can try to put things right.

Contact details:

Claim complaint	Policy complaint	Home assistance complaint	Legal expenses complaint
 0330 024 6841 Lines open Monday to Friday 8am to 8pm, Saturday 9am to 5pm	 0330 024 1235 Lines open Monday to Friday 8am to 8pm, Saturday 9am to 5pm, Bank holiday hours may vary	 01737 815 913 Lines open Monday to Friday 9am to 5pm, excluding bank holidays.	 01206 615000 Lines open Monday to Friday 9am to 5:30pm. Closed on Bank Holidays, Saturdays and Sundays.
 householdcomplaints.ins@axa-insurance.co.uk	complaints@axainsurance.com	homeemergencycomplaints@axa-assistance.co.uk	customerservice@arclegal.co.uk
 Customer Relations Team AXA Insurance AXA House Ovangle Road White Lund Industrial Estate Morecambe LA3 3PA	AXA Insurance PO Box 2796 Bolton BL6 9LZ	AXA Assistance UK Ltd The Quadrangle 106 – 118 Station Road Redhill Surrey RH1 1PR	Arc Legal Assistance Ltd PO Box 8921 Colchester CO4 5YD

When you contact us please include:

- Your name, address and postcode, telephone number and e-mail address (if you have one)
- Your policy and/or claim number
- The reason for your complaint
- Copies of any supporting material
- Write COMPLAINT in the subject line of your letter or email.

How we will respond to your complaint

We will:

- let you know when we have got your complaint.
- investigate quickly and thoroughly.
- keep you informed of progress.
- do everything possible to sort out your complaint.
- use the information from your complaint so we can keep on making our services better for you.

How to make a complaint

If you're not happy with our response

Should you remain unhappy following our final written response, you may take your case to the Financial Ombudsman Service at the address given below.

The Financial Ombudsman Service is an independent body that can settle disagreements on complaints about general insurance products.

You have six months from the date of our final response to take your complaint to the Financial Ombudsman Service. This does not affect your right to take legal action.

Contact details for the Financial Ombudsman Service:

The Financial Ombudsman Service



**0300 123 9123 or
0800 023 4567**



email: complaint.info@financial-ombudsman.org.uk
web site: <http://www.financial-ombudsman.org.uk>



The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Data protection notice

AXA Insurance UK plc

AXA Insurance UK plc is part of the AXA Group of Companies which takes your privacy very seriously. For details of how we use the personal information we collect from you and your rights please view our privacy policy at www.axa.co.uk/privacy-policy.

If you don't have access to the internet, please contact us and we will send you a printed copy.

Data subject requests



email: dataprotection.ins@axa-insurance.co.uk

Home Assistance

If you have any questions or want information on the data held about you by Inter Partner Assistance S.A. or AXA Assistance UK Ltd, please contact:

For questions you have about use of data



Data Protection Officer
The Quadrangle
106-118 Station Road
Redhill
RH1 1PR
UK



email: dataprotectionenquiries@axa-assistance.co.uk

Our full privacy notice is available at: www.axapartners.co.uk/en/privacy-policy.
If you would like a hard copy just let us know and we will send you this.

Legal expenses

Under this section 'we' means Arc Legal Assistance and the Amtrust Specialty Limited.

We will keep your personal information safe and private. There are laws that protect your privacy and we follow them carefully. Under the laws, we are the company responsible for handling your information (Data Controller). Here is a simple explanation of how we use your personal information. For more information visit AmTrust's website at amtrustinternational.com/dpn or Arc's website at www.arclegal.co.uk.

What we do with your personal information and why it's needed

We might need it:

- to run through our systems to decide if we can offer you cover.
- to help you in case you have any queries or want to make a claim.
- to give you information on products or services if you ask about them.
- or research or study purposes.

We will need it:

- to give you this insurance and to contact you if you need to renew your insurance.
- to protect you and us against crime.
- to make sure we are meeting laws and regulations.

Some types of personal information are private or sensitive such as information about your health or any criminal convictions you might have. We will only use this information for the reasons set out above.

We might need to share your information with other companies or people who provide a service to us, or to you on our behalf. They include companies that are part of our group and people we work with. These might be;

- insurance brokers,
- our agents,
- reinsurers,
- credit agencies,
- medical professionals,
- insurance reference bureaus,
- fraud detection agencies,
- regulatory authorities,
- anyone else where it's needed by law.

How we use your information

We will only share your information if we need to and if it's allowed by law.

Sometimes we might need to send your information to another country outside of the UK and the EEA (European Economic Area) so that it can be processed or stored.

We currently send it to the USA and Israel. We make sure that your information is kept safely and used in line with the law and this notice.

You can tell us if you don't want us to use your information for marketing. You can also ask us to tell you what information we have about you. If there's any mistakes or changes to be made, you can ask us to correct them.

You can ask us to delete your information (although there are some things we can't delete). You can also ask us to share your information with someone else involved in your insurance.

If you think we did something wrong with your information, you can complain to the local data protection authority.

We will not keep your information longer than we need to. We will usually keep it for 10 years after your insurance ends unless we must keep it longer for other business or regulatory reasons.

If you have any questions about how we use your information, you can contact our Data Protection Officer.