

## SUMMARY OF HOME INSURANCE

<b>INSURER</b>	Axiom Underwriting Agency Limited on behalf of Great Lakes Reinsurance (UK) PLC.
<b>LEVEL OF COVER</b>	There are 2 different levels of cover. If you have selected <b>Standard Cover</b> we will insure you against loss or damage by causes 1-11 and 13-20 under Section 1 Buildings and by causes 1-13 and 15-21 under Section 2 Contents as listed in the policy booklet. If you have selected <b>Accidental Damage</b> cover this covers you for all of the causes listed. This wider cover is available for an additional charge. You can select to insure <b>Buildings only, Contents only or Buildings and Contents combined</b> . If you select <b>Contents insurance</b> , you will automatically be covered for <b>Food in Deep Freezers and for Personal Money and Credit Cards</b> . You will have the option to purchase cover for <b>Personal Possessions and Legal Expenses</b> .
<b>TERM OF THE POLICY</b>	The insurance provided will be for one year after which cover may be reviewed. Your policy schedule will show the period of insurance.
<b>CANCELLATION</b>	You have the right to cancel this insurance at any time. You will, for a period of 14 days from the date you receive your policy documentation, have a right to cancel this policy and receive a refund. This refund will be subject to a charge for the period of cover you have received, plus our reasonable administration charges, except where cover has not commenced prior to the end of this 14 day period, in which case you will be entitled to a full refund of the premium you have paid. To exercise this right to cancel please contact your agent or broker. Beyond the 14 day period you will still be entitled to cancel this policy; however no refund will be allowable if a claim has been made in the current period of insurance. For full details of the cancellation process, please refer to the General Conditions in the policy booklet.
<b>IN THE EVENT OF A CLAIM</b>	Please call the 24 hour telephone helpline on 0870 420 1261.

### SUMMARY OF COVER

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

BENEFIT	LEVEL OF COVER	UNUSUAL EXCLUSIONS & LIMITATIONS (See also overleaf)
You are covered on a new-for-old basis against causes 1-11 and 13-14. The sum insured is index linked. The causes are detailed in the policy booklet. Cover under this section automatically includes accidental breakage of fixed glass and sanitary ware, accidental damage to underground services, alternative accommodation, loss of rent, trace and access cover, damage caused by emergency services and property owners liability cover.	<b>Section 1 Buildings Standard Cover</b>  (includes the structure of your home, garages and outbuildings at the address shown in the schedule)	-You must notify us if more than 20% of the roof area of the building (disregarding garages) is a flat roof and/or is covered in asphalt felt on timber or similar permanent deck. -Hot tubs and Jacuzzis are not covered for damage caused by frost or escape of water. -Financial Limits apply to some of the covers provided. See Section 1 of the policy booklets for details.
In addition to the range of causes covered by Standard Cover, full accidental damage cover applies (cause 12).	<b>Section 1 Buildings Accidental Damage Cover</b>	-Hot tubs and Jacuzzis are not covered for accidental damage (cause 12).
Cover is provided on a new-for-old basis in respect of loss of or damage to your contents whilst in your home against causes 1-13 and 15-21. Cover is available on a sum insured or bedroom rated basis. Under the bedroom rated basis up to £50,000 of cover is provided with the premium based on the number of bedrooms in your home. Cover on a sum insured basis will be index linked. The causes are detailed in the policy booklet. Cover under this section automatically includes loss of personal money; fraudulent use of credit cards; deterioration of frozen food in deep freezer units; accidental damage to TVs, videos and DVD players; audio and computer equipment; accidental breakage of mirrors and fixed glass in furniture; loss of domestic fuel and metered water; replacement of locks following loss or theft of keys; contents temporarily removed from your home; your liability as a tenant and personal and occupier's liability cover.	<b>Section 2 Contents Standard Cover (includes household goods, personal possessions, valuables and home working office equipment)</b>	-If your policy is on a bedroom rated basis there is no automatic index linking of your sum insured. -A deduction will be made for wear, tear and depreciation on claims for clothing, linen and pedal cycles. -There is no cover in respect of liability arising from the operation of a business from your home. -For temporary removals only Standard insured causes are covered and theft cover is restricted to forcible and violent entry to or exit from a building. -The value of any one valuable item must not exceed £1,500 and valuables in total must not exceed 33% of the contents sum insured unless you notify us and it is endorsed on your schedule. -Other limits apply to the covers provided. For example there are financial limitations on the cover provided for money, collections, contents of outbuildings and office equipment. See section 2 of the policy booklet for full details.
In addition to the range of causes covered by Standard Cover full accidental damage cover applies (cause 14).	<b>Section 2 Contents Accidental Damage Cover</b>	

<p>This section provides cover against loss or damage away from and within your home up to the sums insured detailed in the schedule. This section applies on a worldwide basis but cover outside of the UK is limited to 60 days in any one period of insurance.</p>	<p><b>Section 3 Personal Possessions (e.g. items of clothing, luggage, sports equipment, pedal cycles, jewellery and watches that you take out of the home)</b></p>	<p>-Unless you have notified us and it is specified on your schedule there is a maximum amount payable of £500 for any one pedal cycle and £1,500 for any other item, pair or set.</p> <p>-Pedal cycles when left unattended away from the home must be securely locked to an immovable object and not left unattended outside a building for longer than twelve consecutive hours.</p> <p>-Theft from an unattended vehicle is not covered unless the property stolen was in a locked boot or glove compartment.</p> <p>-Laptops, mobile phones, satellite navigation systems, camping equipment are excluded unless you have notified us and it is specified on your schedule.</p> <p>-A deduction will be made for wear, tear and depreciation on claims for clothing and pedal cycles.</p>
<p>This section provides cover up to a limit of £50,000 for legal representation under the following categories: Employment Disputes, Contract Disputes, Bodily Injury, Property Protection, Tax Protection and Legal Defence (as an employee). This section is underwritten by DAS Legal Expenses Insurance Company Limited.</p>	<p><b>Section 4 Legal Expenses</b></p>	<p>-See below.</p>

#### SIGNIFICANT & UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS

<p>Cover limitations for theft and wilful damage cover (General Exclusions)</p>	<p>The policy will not pay for loss or damage resulting from theft or wilful act involving you, a member of your family or your tenant or member of their family.</p>
<p>Maintaining and minimising losses (General Conditions)</p>	<p>You must maintain the buildings (and other services at your address) in a good state of repair. If you do not do this we will make a deduction for wear and tear on any claim that you make. You must also take all reasonable steps to avoid, prevent or minimise any loss, damage, injury or accident which could result in a claim under your policy.</p>
<p>Adequacy of sums insured (Sections 1 and 2)</p>	<p>We will make a deduction for depreciation or wear and tear if you fail to ensure that the sums insured under your policy are adequate to cover the full cost of re-building under Section 1 – Buildings or the replacement value as new of all the property insured under Section 2 – Contents. In the event of a sum insured being grossly understated under either section we may make a proportional adjustment to any claim settlement under that section.</p>
<p>Excesses (Sections 1 – 3)</p>	<p>You may be required to contribute an amount towards the cost of a claim. The excesses that apply are shown in your policy document under each section. There is usually a standard policy excess £50 applied to each claim. In respect of a claim for subsidence, heave or landslip the excess is £1,000.</p>
<p>Legal Expenses (Section 4)</p>	<p>The policy will not pay costs incurred before DAS has given written acceptance of your claim. There is no cover for claims not reported within 180 days after you should have known about the incident. There is not cover in respect of:  - Contracts involving a motor vehicle or offences from owning, driving or using a motor vehicle or;  - Disputes arising from a loan, mortgage, pension or investment.  You must contact DAS before asking for help from a lawyer or your claim may not be covered. Under Property Protection you will be responsible for the first £250 of any claim for legal nuisance or trespass. This excess is payable as soon as DAS accept the claim.</p>
<p>Unoccupancy (All Sections)</p>	<p>If the property is unoccupied for more than 30 consecutive days, loss or damage caused by escape of water, malicious acts or vandalism, theft or attempted theft and any accidental damage to buildings or contents is not covered.</p>

#### COMPLAINTS PROCEDURE

In the first instance these should be referred to the intermediary arranging the insurance.  
In the event that you remain dissatisfied the problem may be referred to:  
The Managing Director, Axiom Underwriting, The Rose Barn, Langley Park, Sutton Road, Langley, Kent ME17 3NQ.  
If your complaint remains unresolved, you are entitled to contact:  
The Compliance Officer, Great Lakes Reinsurance (UK) Plc, 1 Mincing Lane, London EC3R 7YH.  
Complaints may subsequently be referred to the Financial Ombudsman Service.

#### FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

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

Further information about compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk) telephone number 0207 892 7300).