



SURE & SIMPLE POLICY SUMMARY

PRESTIGE
Underwriting Services Ltd.

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

Type of Insurance and Cover

This insurance provides cover for buildings and/or contents for private residences of standard construction with up to 5 bedrooms.

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

The different sections of cover that are available are Buildings, Contents, Legal Liability to Domestic Employees, Legal Liability to the Public, Personal Possessions, Pedal Cycles and Legal Expenses. Please refer to your policy schedule for details of your selected cover. Where a heading is underlined in this policy summary, full details can be found in your policy booklet under the same heading.

Buildings – Section 1

Covers the structure of your home including domestic outbuildings, garages, fixtures & fittings, swimming pools and walls, fences & gates up to £500,000.

Standard Cover:

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

Accidental Damage – Optional

All the above events and accidental damage.

Features & Benefits (Buildings)	Significant and Unusual Limitations & Exclusions
Accidental damage to underground Pipes and cables	
Accidental breakage of fixed glass and sanitary ware	
Professional fees, the cost of demolition or the costs of complying with local authority requirements	Included in the Buildings Sum Insured
Cost of temporary alternative accommodation and loss of rent	Limit £30,000.
Breakage of fixed radio & TV aerials, satellite dishes and masts	
Policy Excess	The first £100 of any claim is not covered. In respect of subsidence, landslip or heave the excess is £1,000 unless otherwise stated.

Contents – Section 2

Protects household contents while they are in your home up to £75,000.

Standard Cover:

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

Accidental Damage - Optional

All the above events and accidental damage.

Features & Benefits (Contents)	Significant and Unusual Limitations & Exclusions
High Risk Items	Limit £10,000 if property has 1 or 2 bedrooms £12,000 if property has 3 bedrooms £14,000 if property has 4 bedrooms £16,000 if property has 5 bedrooms
Single Item Limit	Limit £1,500 if property has 1 - 3 bedrooms £2,500 if property has 4 - 5 bedrooms
Money Credit & Debit Cards	Limit £350 Limit £1,000
Theft of contents from Garages & Outbuildings	Limit £5,000
Pedal Cycles in the Home	Limit £500 any one cycle
Lock Replacement	Limit £500
Contents in the open	Limit £1,000
Title Deeds	Limit £1,500
Temporary removal	Limited to £7,500
Alternative accommodation	Limited to £15,000
Tenant's Liability for Landlord's fixtures and fittings	Limited to £7,500.
Fatal Injury caused by burglars or fire	Limit £5,000
Accidental Damage to TV's Computer & Electrical Equipment	No limit
Business Equipment	Limit £5,000
Policy Excess	The first £100 of any claim is not covered.

Accidents to Domestic Staff – Section 3 (automatically included with Section 2 Contents)
Provides indemnity up to £10,000,000 for legal liability towards domestic employees.

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

Personal possessions – Section 5 (an optional extension if Section 2 Contents is operative)
Provides cover for personal possessions against accidental loss or damage anywhere in the World.

Features & Benefits (Contents)	Significant and Unusual Limitations & Exclusions
Unspecified Personal Possessions	Limit £5,000.
Unspecified Pedal Cycles (included with Unspecified Personal Possessions)	Limit total of £500.
Single Item Limit	Limit £1,500.
	Theft from unattended vehicles unless the property is in a locked concealed luggage boot or closed glove compartment and follows forcible and violent entry to a locked vehicle
	Any amount over £2,000 for jewellery left unattended in a hotel
	Jewellery in baggage unless under Your personal supervision
Policy Excess	The first £100 of any claim is not covered

Specified Pedal Cycles – (an optional extension if Section 2 Contents is operative)
Provides cover for specified cycles against all risks whilst anywhere in the world.
Theft cover will not apply unless the cycle has been immobilised by a security device, or stolen from a locked building.
Policy Excess – the first £100 of any claim is not covered.

Legal Expenses – Section 6 (included if Schedule states it is operative)
Bodily Injury, Contract Disputes, Professional Negligence, Property Protection, Employment, Inland Revenue Investigation, Hearing Expenses & Legal Defence.
Sum Insured: up to £50,000
other than in respect of employment where the sum insured is £25,000
Amount in Dispute: must exceed £250
No more than two claims in any one period of insurance.
Policy Excess – the first £75 plus VAT is not covered.

Conditions

You must at all times keep the sums insured at a level that represents full value. Failure to comply with this may jeopardise your claim or cover.

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

Duration

This is an annual policy.

Claims

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

Right of Cancellation

You can cancel this policy at anytime. Please refer to page 8 of the policy wording for full details.

Complaints

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

For a complaint under section 1 - 5 please contact the Underwriting Manager, Prestige Underwriting Services Limited. For section 6, write to the Claims Manager, MSL Legal Expenses Limited.

For sections 1 - 5 if you are not satisfied with the way in which your complaint has been dealt with, you should write to the Customer Care Department of AXA Insurance.

If the complaint is still not resolved, under all sections, you can approach the Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the policy wording.

Financial Services Compensation Scheme

Axa Insurance UK plc is covered by the FSCS which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme. Compensation under the scheme for:

Compulsory insurance is covered in full

Non-compulsory insurance is protected in full for the first £2000 and 90% of any amount above this threshold.

Full details are available at www.FSCS.org.uk.