

Policy Summary

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording.

Type of Insurance and Cover

Home insurance for private residences

This insurance provides cover for buildings and/or contents. *Please refer to your policy schedule for your selected cover.*

The maximum amount we will pay is the sum insured shown within your policy wording or on the policy schedule.

Cover is automatically added for personal accident if contents cover is selected. Accidental damage, personal possessions, home assistance, family legal protection and caravan may also be included. *Your policy schedule will show if you selected these options.*

Conditions

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

Features and Benefits

Contents Standard Cover

- Limits of 5% of the contents sum insured for any one valuable and one third of the contents sum insured for any one claim for total valuables are shown in the policy wording. *Your policy schedule will show the revised limits if these have been increased.*
- Loss or damage caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water (e.g. from burst pipes or tanks) or oil, malicious persons, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes (causes 1 – 11 in the policy wording).
- Accidental breakage of or damage to fixed glass in furniture, mirrors, hobs and home entertainment equipment (including satellite dishes up to £500).
- Accidental loss of metered water and oil up to £1,000.
- Rent or alternative accommodation up to a maximum of 20% of the sum insured.
- Loss or damage to frozen food due to a change in temperature or contamination by refrigerant fumes.
- Liability for domestic employees up to £10,000,000.
- Tenant's liability up to 10% of the sum insured. *Applicable if the insured property is rented.*
- Public liability insurance up to £2,000,000 *Including damage arising from your occupation of the insured property (but not its ownership).*

Personal Possessions

- Loss or damage to personal possessions elsewhere in Europe and anywhere in the world for up to 60 days. *Please refer to policy wording for full details of cover available.*

Buildings Standard Cover

- Loss or damage caused by storm, flood, escape of water (e.g. from burst pipes or tanks) or oil, subsidence, theft, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes, fire, smoke, explosion, lightning, earthquake, malicious persons, riot.
- Accidental breakage of fixed glass in windows, fixed sanitary ware and bathroom fittings.
- Accidental damage to underground pipes and cables and up to £5,000 towards the necessary costs in locating the source of the damage.
- Alternative accommodation or loss of rent up to 20% of the buildings sum insured.
- Property owner's liability up to £2,000,000.

Caravan

- Loss or damage to the caravan anywhere in the United Kingdom, Channel Islands or the Isle of Man and for up to 60 days per year in Europe.
- Alternative accommodation costs if the caravan becomes uninhabitable due to loss or damage covered by this section of the policy up to £10 per day and £150 in total.
- Legal liability for compensation arising from the ownership or use of the caravan up to £2,000,000.

Significant or unusual Exclusions or Limitations

- The standard excesses and any increased amount you have agreed to pay shown within your policy wording or on the policy schedule.
- Watercraft (e.g. windsurfers and sailboards) and mechanically propelled vehicles (e.g. quad bikes and motorcycles) and any liability arising from them.
- Property primarily used for and liability arising from business purposes.

General Exclusions

- Riot or civil commotion outside of the United Kingdom, the Isle of Man or the Channel Islands, confiscation or sonic bangs, radioactive contamination, war risks, terrorism, reduction in market value, date change, pollution and contamination.

Exclusions under Contents Standard Cover

- Loss or damage caused by chewing, scratching, tearing or fouling by domestic animals.
- Damage caused by any gradually operating cause.
- Damage caused (whilst being carried) to audio or visual equipment which is designed to be portable.
- Loss or damage to valuables, money, plants or trees left in the open at the insured property.

Exclusions under Contents Standard Cover and Buildings Standard Cover

- Loss or damage occurring after the insured property has been unoccupied or unfurnished (see full definitions within the policy wording) for 30 consecutive days or more by malicious persons, escape of water or oil, theft, mirrors, fixed glass and sanitary ware and accidental loss of oil and metered water.

Exclusions under Personal Possessions

- Theft from an unattended motor vehicle unless the personal possessions are concealed from view and the vehicle is locked.
- Theft from an unlocked hotel room.

Exclusions under Caravan Cover

- Theft of the caravan whilst unattended or unattached unless secured by a wheel clamp.
- Theft from the caravan where the doors or windows have not been locked.

Duration: This is an annually renewable policy.

Cancellation period: You are free to cancel this policy at anytime.

Claim Notification: To make a claim, contact 0870 556 1161.

Making Yourself Heard

Any complaint you may have should in the first instance be addressed to your insurance adviser, then claim office or helpline as applicable. 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, 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 (FSCS)

AXA Insurance 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 £2,000 and 90% of any amount above this threshold.

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

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POLICY SUMMARY

Some important facts about the Professional Fees policy are summarised below. This summary does not describe all of the terms and conditions of the policy, so you will need to take time to read the insurance policy wording to make sure that you understand the cover that it provides. All references below to the cover provided are contained within the full policy wording. Please note that a full policy wording is available for your inspection upon request.

NAME OF INSURER

The policy is underwritten by Norwich Union Insurance Limited. Registered in England No 99122. Registered Office: 8 Surrey Street, Norwich NR1 3NG. An Aviva company.

NAME OF COVERHOLDER

The policy is administered on behalf of the insurers by Legal Insurance Management Ltd, 58 Hagley Road, Stourbridge, West Midlands DY8 1QD.

TYPE OF INSURANCE

The policy is designed to cover the cost of professional fees charged by a claims handler, solicitor or accountant following a specific occurrence, provided that cover for that occurrence is detailed within the policy wording and is not specifically excluded within the policy schedule issued.

SIGNIFICANT FEATURES AND BENEFITS

The policy includes the following features (unless specifically excluded by the policy schedule issued), which are fully explained in detail in the policy wording. The limit of indemnity provided will be shown on the policy schedule issued and is limited to £25,000 in any one claim or any one period of insurance.

Section of Cover	Cover Provided	Specific Section Exclusions (Please note that this only shows the significant exclusions and reference should be made to the policy wording for a definitive list)
Personal Injury	Death of or bodily injury resulting from the negligence of another person.	Psychological, stress and medical negligence related conditions.
Consumer Disputes	Pursuing a claim, which arises from a contract for services, purchase, hire, hire purchase or sale of personal goods.	We do not cover claims where the value in dispute is less than £100, or which arise within the first 90 days of the first Period of Insurance. Claims relating to the planning, erection, or alteration of buildings or disputes with local or government authorities, or contracts connected to your business or profession are also excluded.
Home Rights	Pursuing claims connected to goods or services used in your home or an infringement of your rights relating to your home.	We do not cover disputes arising within the first 90 days of the first Period of Insurance, claims connected to leased or rented property, planning erection and the like of buildings, or disputes with local government authorities.
Education	Appealing against a decision of a Local Education Authority (LEA) arising out of the LEA's failure to comply with its published admission policy resulting in the refusal to accept the Insured's child at the school of their preference	Where acceptance at the school involves examinations or other selection criteria. If the refusal is within 6 months of the first Period of Insurance. Unless the formal appeals process has first been followed. If the child has been previously excluded from another school.
Probate	The pursuit of a claim in respect of a probate dispute involving the Insured person's parents, grandparents, children, step-children or adopted children.	Where a will has not been previously made, concluded, or cannot be traced.
Employment Disputes	Disputes with Your employer for compensation or reinstatement on the grounds of unfair dismissal or unfair selection for redundancy.	We do not cover disputes arising within the first 90 days of the first Period of Insurance. Psychological or stress-related claims.
Criminal Prosecution	Defence of your legal rights including appeal, where criminal proceedings have been brought against you.	We do not cover deliberate criminal acts or omissions or violent offences.
Legal Helpline	Free access to legal advice and assistance.	The helpline can provide general advice only and cannot assist with complex legal matters which may require the review of documentation and is not intended to replace the services of a solicitor.

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS

The policy will exclude claims where the incident falls outside of the scope of cover provided by the policy wording or where this is subject to a specific exclusion or limitation. Please refer to the policy wording for full details. The most significant or unusual exclusions or limitations are outlined below.

- If you can convince us that there are sensible prospects of being successful in your claim and that it is reasonable for Professional Fees to be paid we will take over the claim on your behalf and appoint a specialist of our choice to act on your behalf.

- We may limit the Professional Fees that we will pay under the policy where we consider it is unlikely a reasonable settlement of the claim will be obtained, or the potential settlement amount of the claim is disproportionate compared with the time and expense incurred in pursuing or defending the claim.
- Where it may cost us more to handle a claim than the amount in dispute we may at our option pay to you the amount in dispute which will then constitute the end of the claim under the policy.
- If Legal Proceedings have been agreed by us you may at that stage decide to nominate and use your own solicitor or indeed, you may wish to continue to use our own specialists. If you decide to nominate your own Professional we must agree this in advance and you will be responsible for any Professional Fees in excess of those which our own specialists would normally charge us. (Details are available upon request).
- At conclusion of the claim if you are awarded any costs (not your damages), these must be paid to us.
- Please note that if you should engage the services of a Professional prior to making contact with us any costs that you incur are not covered by this Insurance.
- This is a policy where you must notify us during the Period of Insurance and within 30 days of any circumstances which may give rise to any claim under the policy. Failure to do so could mean that we decline to pay a claim for your Professional Fees.
- The jurisdiction and territorial limits of the policy is The United Kingdom
- We do not cover claims connected to Motor Vehicles, Matrimonial or Family Disputes, or claims falling within the Small Claims Track limits.
- The policy does not cover any activity connected to a business or any venture for gain.

DURATION OF THE CONTRACT

The cover provided by the policy is normally for a twelve month period. Where this is altered, it will be clearly shown within the quotation provided and policy schedule subsequently issued.

CANCELLATION

We wish you to be happy with the cover provided by your policy. However you have the right to cancel the policy within 14 days of receiving the policy documents without giving reason. If you chose to cancel, we will refund your premium (at our discretion) after first charging for the cover provided from the date of commencement of the contract until the date of cancellation and any helpline costs incurred.

CLAIMS ADDRESS

The person insured by the policy should report immediately (and in accordance with the policy terms and conditions during the Period of Insurance and no later than 30 days after the occurrence) any incident which may give rise to a claim under the policy. Failure to do so could mean that we decline to pay a claim under the policy. The telephone number for the reporting of a claim is contained within the policy schedule. A claim form will be dispatched for completion by the insured person and return to the address shown below. If you wish to make a claim in writing, this must be made in person by the Insured Person seeking cover under the policy issued.

Please note that we will not enter into dialogue or correspond with anyone other than the Insured Person or the Insured Person's personal representatives (following death or serious incapacity) in relation to the notification and subsequent handling of a claim.

Claims Department
Legal Insurance Management Ltd
58 Hagley Road
Stourbridge
West Midlands
DY8 1QD

COMPLAINTS PROCEDURE

In the event of a complaint arising under this Insurance, you should in the first instance write to the Agent who arranged this Insurance on your behalf.

If the matter remains unresolved you should write to the Managing Director of Legal Insurance Management Ltd at the above address.

If the matter still remains unresolved thereafter you can then write to the Insurers whose details are shown within the policy schedule.

If it is not possible to reach an agreement, you may have the right to make an appeal to the Financial Ombudsman Service providing you are a retail customer or insured in a business capacity but have a group annual turnover of less than £1 million, or are a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million. You may contact the Financial Ombudsman Service at: -

South Quay Plaza
183 Marsh Wall
London
E14 9SR

COMPENSATION SCHEME

Norwich Union Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. You can get more information about compensation scheme arrangements from the FSCS. The FSCS can be contacted at 7th Floor, Lloyds Chambers, 1 Portsoken Street, London E1 8BN, or by telephone (020 7892 7300) or fax (020 7892 7301), or by e-mail (enquiries@fscs.org.uk).

Legal Insurance Management Ltd is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations.

You can get more information about the compensation scheme arrangements from the FSCS.

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POLICY SUMMARY

Some important facts about the Home Emergency policy are summarised below. This summary does not describe all of the terms and conditions of the policy, so you will need to take time to read the insurance policy wording to make sure that you understand the cover that it provides. All references below to the cover provided are contained within the full policy wording. Please note that a full policy wording is available for your inspection upon request.

NAME OF INSURER

The policy is underwritten by AXA Insurance UK plc, Registered Office: 5 Old Broad Street, London EC2N 1AD, Registered in England No 78950 and Primary Insurance Company Limited, a EU regulated insurance company established in Ireland and licensed by the Irish Financial Services Regulatory Authority. Registered in The Republic of Ireland, registration number E340407, Registered Office: First Floor, Fitzwilton House, Wilton Place, Dublin 2, Ireland.

NAME OF COVERHOLDER

The policy is administered on behalf of the insurers by Legal Insurance Management Ltd, 58 Hagley Road, Stourbridge, West Midlands DY8 1QD.

TYPE OF INSURANCE

The policy is designed to cover the cost of Contractors' emergency call-out and labour charges, parts and materials following a specific occurrence, provided that cover for that occurrence is detailed within the policy wording and is not specifically excluded within the policy schedule issued.

SIGNIFICANT FEATURES AND BENEFITS

The policy includes the following features (unless specifically excluded by the policy schedule issued), which are fully explained in detail in the policy wording. The limit of indemnity provided will be shown on the policy schedule issued.

Section of Cover	Cover Provided	Specific Section Exclusions (Please note that this only shows the significant exclusions and reference should be made to the policy wording for a definitive list)
Plumbing and Drainage Electricity Supply Security Cooking System Lost Key Primary Heating	Applicable to all sections. An unforeseen situation which if not dealt with quickly would render the Home unsafe, insecure or cause further damage or unreasonable discomfort.	Applicable to all sections. We do not cover costs arising from :- Systems or equipment not properly installed or maintained. Decorative or cosmetic replacement. Claims if your home is unoccupied for more than 30 days. Breakdown, interruption or damage which is the responsibility of any public service or utility. Materials or labour covered by guarantee or warranty. Repair or replacement of water tanks, cylinders, radiators, taps, overflows, external WC's, pipes or apparatus not causing internal damage. Internal locks, doors, glass, or loss of internal keys or garage keys. Outbuildings, garages, external lighting, tanks, pools, solar heating or security systems.

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS

The policy will exclude claims where the incident falls outside of the scope of cover provided by the policy wording or where this is subject to a specific exclusion or limitation. Please refer to the policy wording for full details. The most significant or unusual exclusions or limitations are outlined below.

- Other than the excess (first amount of any claim you are required to pay) shown under the relevant section of cover listed above, and unless otherwise shown on the policy schedule, no additional excess applies.
- The policy covers emergency situations only. It does not cover circumstances more properly handled by your Household Insurer.

- Please note if you engage the services of a contractor direct, cover will not apply. All claims must be reported to the Claims Helpline who will arrange to send a contractor.

DURATION OF THE CONTRACT

The cover provided by the policy is normally for a twelve month period. Where this is altered, it will be clearly shown within the quotation provided and policy schedule subsequently issued.

CANCELLATION

We wish you to be happy with the cover provided by your policy. However you have the right to cancel the policy within 14 days of receiving the policy documents without giving reason. If you chose to cancel, we will refund your premium after first (at our discretion) charging for the cover provided from the date of commencement of the contract until the date of cancellation and any helpline costs incurred.

CLAIMS ADDRESS

The person insured by the policy should report immediately to the Claims Helpline any incident which may give rise to a claim under the policy. Failure to do so could mean that we decline to pay a claim under the policy. The telephone number for the reporting of a claim is contained within the policy schedule. A claim form may be dispatched for completion by the insured person and return to the address shown below.

Please note that we will not enter into dialogue or correspond with anyone other than the Insured Person or the Insured Person's personal representatives (following death or serious incapacity) in relation to the notification and subsequent handling of a claim.

Claims Department
Legal Insurance Management Ltd
58 Hagley Road
Stourbridge
West Midlands
DY8 1QD

COMPLAINTS PROCEDURE

In the event of a complaint arising under this Insurance, you should in the first instance write to the Agent who arranged this Insurance on your behalf.

If the matter remains unresolved you should write to the Managing Director of Legal Insurance Management Ltd at the above address.

If the matter still remains unresolved thereafter you can then write to the Insurers whose details are shown within the policy schedule.

If it is not possible to reach an agreement, you may have the right to make an appeal to the Financial Ombudsman Service.

You may contact the Financial Ombudsman Service at: -

South Quay Plaza
183 Marsh Wall
London
E14 9SR

COMPENSATION SCHEME

In the event that AXA Insurance UK plc is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

In the event that Primary Insurance Company Limited is unable to meet its liabilities you may be entitled to compensation from the Irish Insurance Compensation Fund.

Further information can be found in your policy under "Compensation Scheme".

Legal Insurance Management Ltd is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations.

You can get more information about the compensation scheme arrangements from the FSCS.