



PRESTIGE GB COVERALL HOUSEHOLD POLICY SUMMARY

This summary does not form part of your contract of insurance

Some important facts about your Prestige Coverall Policy are summarised below. This policy is underwritten by AXA Insurance UK plc and administered on their behalf by Prestige Underwriting Services Limited. Our summary does not describe all the terms and conditions of the policy, so please take time to read the policy document and your schedule to make sure you understand the cover it provides.

The schedule is part of the insurance contract and contains details of you, the premises, the sums insured, the period of insurance and the sections of this insurance which apply.

This insurance policy will run for 12 months or as shown on your schedule.

Your policy may be subject to endorsements. An endorsement describes a change in the terms and conditions of this insurance and should be read carefully.

Cover is available for Buildings, Contents, Legal Liability to Domestic Employees, Legal Liability to the Public, Valuables and Personal Possessions, Food in Domestic Freezers, Pedal Cycles, and Money and Credit Cards.

BUILDINGS COVER (SECTION ONE)

Buildings - The buildings of your home (including its domestic outbuildings, garages, fixtures and fittings, swimming pools and walls, fences and gates) are covered under Section One up to the sum insured you have chosen.

Standard Cover – Fire, smoke, storm, explosion, lightning, earthquake, flood, theft, attempted theft, escape of water or oil, collision by any vehicle or animal, falling trees, riot and civil commotion, malicious damage, subsidence, heave or landslip.

Accidental Damage (Cover is Optional, please check your insurance schedule) – Events as listed under the standard cover section along with accidental damage (may not be available for certain types of buildings.)

BUILDINGS – KEY BENEFITS AND LIMITATIONS

- Accidental damage to drains, pipes and cables.
- Accidental breakage of fixed glass and sanitary ware.
- Professional fees, the cost of removing debris and making safe the building and the costs of complying with Local Authority requirements.
- Cost of temporary alternative accommodation and loss of rent. (Limited to 20% of the sum insured.)
- Breakage or collapse of fixed radio and television aerials, satellite dishes, their fittings and masts.

CONTENTS COVER (SECTION TWO)

Contents - The contents of your home are covered under section two, whilst within the home up to the sum insured you have chosen.

Standard Cover – Fire, smoke, storm, explosion, lightning, earthquake, flood, theft, attempted theft, escape of oil, collision by any vehicle or animal, falling trees, riot and civil commotion, malicious damage, subsidence, heave and landslip.

Accidental Damage (Cover is Optional, please check your Insurance Schedule) – Events as listed under the standard cover section along with accidental damage (may not be available for certain types of premises.)

CONTENTS – KEY BENEFITS AND LIMITATIONS

- Single item limit of £2,500 or 10% of the Sum Insured, whichever is the greater
- Jewellery, furs, gold and silver (including plated items) of £5,000 or 10% of the Sum Insured, whichever is the greater
- Temporary Removal **(20% of the Sum Insured when in a furniture store)**
- Alternative Accommodation **(Limit of 10% of the Sum Insured)**
- Tenant's Liability for Landlord's Fixtures & Fittings **(Limited to 10% of the Sum Insured)**
- Accidental Damage to TV's, computer and electrical equipment **(No limit, however, excludes items designated and intended to be portable or to hand held computer equipment and games)**
- Theft of contents from garages and outbuildings **(£5,000 limit for detached domestic outbuildings)**
- Pedal cycles **(up to £300 for any one cycle)**
- Lock Replacement **(£500 limit)**
- Contents in the open within the premises **(£500 limit)**
- Title Deeds **(£1,500 limit)**
- Money and Credit/Debit cards **(£300 limit)**
- Fatal Injury caused by Burglars or Fire **(£5,000 limit for each insured up to 75 years old)**
- Business Equipment **(Limit of £5,000, items as defined in the policy)**

BUILDINGS (SECTION ONE) AND/OR CONTENTS (SECTION TWO) POLICY EXCESSES

Unless otherwise stated, we will not pay:

- The first £2,500 of every claim for malicious loss or damage caused by a tenant when the premises are let.
- The first £1,000 of every claim for loss or damage caused by subsidence, heave or landslip.
- The first £250 of every claim for escape of water.
- The first £250 of every claim for storm, flood, weight of snow, escape of oil, theft or attempted theft, riot and civil commotion when the premises are unoccupied.
- The first £100 of every other claim.

You may choose to bear higher excesses in return for which we will reduce your premium. Your excess amounts will be shown on your Schedule.

ACCIDENTS TO DOMESTIC STAFF (SECTION THREE)

Cover is automatically included with Section Two – Contents. This section provides indemnity of up to £10,000,000 for Legal Liability towards Domestic Employees.

LEGAL LIABILITY TO THE PUBLIC (SECTION FOUR)

Cover is automatically included with Section One (Buildings) and/or Two (Contents) and provides indemnity of up to £2,000,000 for Legal Liability towards Third Party Persons and/or Property either as a Property Owner or Occupier.

VALUABLES & PERSONAL POSSESSIONS (SECTION FIVE)

This cover is an optional extension if Section Two (Contents) is operative. Provides cover for personal possessions against accidental loss or damage anywhere in Europe and up to a maximum 60 days anywhere in the world.

VALUABLES & PERSONAL POSSESSIONS LIMITATIONS

- No cover is provided for computer equipment unless specified on the policy schedule
- Theft from unattended vehicles is excluded unless the property was in a locked, concealed luggage boot or closed glove compartment and followed forcible and violent entry to a locked vehicle
- We will not pay for any amount over £2,000 for theft or disappearance of jewellery left unattended in a hotel or motel.
- We will not pay for theft or disappearance of jewellery from baggage unless under your personal supervision

VALUABLES & PERSONAL POSSESSIONS SECTION – POLICY EXCESS

Unless otherwise stated, we will not pay the first £100 of any claim for loss or damage under this section

DOMESTIC FREEZER COVER (SECTION SIX)

Automatically covered with Section Two (Contents). This provides cover against deterioration of food in the refrigerators or freezers in the home caused by a change in temperature or contamination by refrigeration fumes.

- **Cover is limited to a maximum value of £500 but can be increased upon request and payment of additional premium.**
- **The refrigerator or freezer must be less than 10 years old at the time of the damage.**

DOMESTIC FREEZER SECTION – POLICY EXCESS

Unless otherwise stated, we will not pay the first £100 of any claim for loss or damage under this section

PEDAL CYCLE (SECTION SEVEN)

This cover is an optional extension if Section Two (Contents) is operative. This provides cover for specified cycles against theft, attempted theft or accidental damage whilst anywhere in the United Kingdom and Europe.

- **Theft cover will not apply unless the cycle is locked to an immovable object or is stolen from a locked building at the time of the theft.**

PEDAL CYCLE SECTION – POLICY EXCESS

Unless otherwise stated, we will not pay the first £100 of any claim for loss or damage under this section

MONEY & CREDIT CARDS (SECTION EIGHT)

This cover is an optional extension if Section Two (Contents) is operative. If selected, this section provides extended cover to include cash and losses due to the misuse of Credit Cards anywhere in the world.

- **Cover excludes losses caused by depreciation in value and errors or omissions in receipts payment or book keeping.**

MONEY & CREDIT CARD SECTION – POLICY EXCESS

Unless otherwise stated, we will not pay the first £100 of any claim for loss or damage under this section

GENERAL

You have a duty to ensure that your sums insured are adequate. If you underinsure we may refuse to deal with any valid claim or may reduce the amount of any claim payment.

We will not pay for loss or damage caused by subsidence, heave or landslip to solid floors unless the external load bearing walls are damaged at the same time by the same event. Please refer to page 12 of your policy booklet.

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.

Please refer to page 5 of your policy booklet.

MAKING A CLAIM

If you need to make a claim telephone us immediately on **08000 327327** or contact our Claims Department at Prestige Underwriting Services Ltd, Floor 4, The Lanyon Buildings, North Derby Street, Belfast, BT15 3HL.

RIGHTS OF CANCELLATION

If this cover does not meet your requirements, please inform your broker in writing within 14 days of receipt of this policy. We will return any premium paid less a pro rata charge for the number of days for which cover has been given, provided that no claim has been made during the current period of insurance.

DETAILS ABOUT OUR REGULATOR

Prestige Underwriting Services Limited are authorised and regulated by the Financial Conduct Authority.

AXA Insurance UK plc is authorised by the Prudential Regulation Authority and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

These details can be checked on the Financial Services Register www.fca.org.uk or by contacting 0800 111 6768.

THE FINANCIAL SERVICES COMPENSATION SCHEME

AXA Insurance UK plc and Prestige Underwriting Services Ltd are covered by the Financial Services Compensation Scheme. Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to a policyholder, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. Information can be obtained on request or by visiting the Financial Services Compensation Scheme website - www.fscs.org.uk

COMPLAINTS

AXA Insurance UK plc and Prestige Underwriting Services Ltd aim to provide the highest standard of service to every customer. If our service does not meet your expectations, we want to hear about it so we can try to put things right.

If your complaint relates to your policy, please contact the Agent or AXA Office where it was bought or AXA Insurance UK plc.

If your complaint relates to a claim on your policy you should contact the department dealing with your claim.

Should you remain dissatisfied following our final written response, you may be eligible to refer your case to the Financial Ombudsman Service (FOS). Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of the Complaints process, addresses and contact numbers can be found within your policy wording.