

## Home and Legacy Ultra Portfolio – Policy Summary

This is a policy summary only and does not contain the full terms and conditions of the contract. It does not form part of the contract between you and us. Full terms can be found in the policy wording, a copy of which is available on request. If you take out a policy with us you will receive a full policy wording as part of your policy documents.

### How long does the cover last?

The policy lasts for 12 months.

### What type of cover is provided?

The policy is a home insurance for private individuals. The types of cover available are Buildings, Contents (with the option to include Fine Art and Antiques and Personal Possessions), Family Legal Protection, Identity Fraud, Emergency Property Assistance and Multi Trip Travel Insurance (with the option to extend cover to include winter sports).

You can buy Buildings and Contents separately or can take them out together. Both parts include Family Legal Protection, Identity Fraud, Emergency Property Assistance and Multi Trip Travel Insurance.

One policy wording covers all parts of this policy.

### Who is providing the insurance?

#### Parts A to D and F (Buildings, Contents, Fine Art/Antiques, Personal Possessions and Multi Trip Travel)

AXA Insurance plc, Registered in England No.78950, Registered Office: 5 Old Broad Street, London, EC2N 1AD, United Kingdom, authorised and regulated by the Financial Services Authority, Register No. 202312.

#### Part E, Sections 1 and 2 (Family Legal Protection and Identity Fraud)

Great Lakes Reinsurance (UK) PLC, registered in England and Wales No. 2189462, Registered Office: Plantation Place, 30 Fenchurch Street. London, EC3M 3AJ, United Kingdom, authorised and regulated by the Financial Services Authority, Register No. 202715.

#### Part E, Section 3 (Emergency Property Assistance)

Europ Assistance Insurance Limited, Registered in England and Wales No. 758979, Registered Office: Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN. United Kingdom, authorised and regulated by the Financial Services Authority, Register No. 202846.

The key information about each part of the cover available is set out under the respective headings. This includes the most significant and unusual exclusions or limitations to the cover and where to find them in the full policy wording. There may be other exclusions or limitations that are significant to you so it is important that you read the full policy wording. A copy is available from us, or your insurance intermediary on request.

Endorsements that vary the terms and conditions of the insurance may also apply to your policy. If you take out a policy with us your policy schedule will show any endorsements that apply.

### What happens if I take out cover and then change my mind?

The policy provides you with a 14 day reflection period, either from the day of purchase of the contract or the day on which you receive your policy documentation whichever is the later, to decide whether you wish to continue for the full policy year. We will return any premium paid in full. Details are shown in the full policy wording which is available on request.

### Part A – Buildings

This part of the policy covers the structure of the buildings of the home (including garages and outbuildings) against all risks of physical loss or damage including:

- Loss of or damage to permanent outdoor items, (e.g. statues and garden ornaments), whilst they are in the open at the home
- Trees, shrubs, plants and lawns up to a maximum of 10% of the buildings sum insured, (subject to a maximum single item limit of £2,500).
- Trace and access of leaking pipes within the home (limited to £15,000 for external pipes)
- Alternative accommodation or loss of rent for a period of up to 2 years following an insured loss
- Property owner's liability up to £5,000,000
- Up to £15,000 towards upgrading the security system following a physical criminal assault at your home
- Home alterations up to £50,000 following disability through injury.

#### Full details of the Buildings insurance can be found in Part A of the policy – the key exclusions and limitations are set out below

- Cover excludes the standard deductibles and any increased amount you have agreed to pay – shown on your policy schedule
- There is no cover for loss of or damage to fences, gates and hedges from flood or storm
- There is no cover for escape of water from a fixed water apparatus when the home is unoccupied (see full definitions within the policy wording) for 60 days or more unless either: a) The buildings are kept heated to a temperature of at least 10°C. or b) the water is shut off and the fixed water tanks, apparatus and pipes are drained.

## Part B – Contents

This part of the policy covers you for all risks of physical loss or damage to your contents whilst anywhere in the world including:

- Up to £50,000 contents cover for second homes (provided details of the second home have been given to us)
- Accidental damage by pets including fouling and scratching up to £5,000
- Loss of metered water and oil up to 20% of the Contents sum insured
- Limits of £10,000 for gold, silver, personal possessions and outdoor items and £1,000 for money apply – see definitions within the policy wording
- Office Business property up to £20,000
- Loss or spoilage to frozen food due to a defect in your freezer or failure of the mains electrical or gas supply
- Up to £5,000 to retrieve or reconstruct lost personal or business records onto your computer or laptop
- Replacement of locks and keys following loss of keys
- Cost of alternative accommodation for a period of up to 2 years, following an insured loss
- Tenant's liability up to 25% of the sum insured by Part B Contents and Part C Fine Art
- Your liability, including damage arising from your occupation of the property (but not its ownership) up to £5,000,000
- Liability to domestic employees up to £10,000,000
- Cover at student's accommodation and parent's/grandparent's nursing home up to £10,000
- Guest's personal effects up to £10,000
- Religious festivals and wedding gifts – up to 25% increase in the sums insured for Parts B and C
- Fatal injury as a result of a burglary or fire at the home covered up to £50,000.

**Full details of the Contents insurance can be found in Part B of the policy – the key exclusions and limitations are set out below**

- Cover excludes the standard deductibles and any increased amounts you have agreed to pay – shown on your policy schedule
- There is no cover for any chewing, scratching, tearing or fouling by any animals
- There is no cover for property left in an unattended vehicle unless all items are hidden from view, all windows are closed and all doors and the boot are locked
- There is no cover for escape of water from a fixed water apparatus when the home is unoccupied (see full definitions within the policy wording) for 60 days or more unless either: a) the buildings are kept heated to a temperature of at least 10°C. or b) the water is shut off and the fixed water tanks, apparatus and pipes are drained.

## Part C – Fine Art, Gold, Silver, Gold and Silver Plate and Antiques

This part of the policy covers fine art, antiques, gold and silver (including plated items) for all risks of physical loss or damage whilst anywhere in the world with a limit of £25,000 for any item, pair or set, unless the item, pair or set is individually listed as part of your policy schedule, is shown in the policy wording. Cover also includes:

- Loss or damage to items whilst stored within a bank vault or depository specified in the policy schedule, including any temporary removal for up to 30 days in any one period of insurance
- Inflation protection in the event of an increase in value of any specified items, (e.g. due to the death of an artist) up to 200% of the declared value
- Automatic cover for new purchases acquired anywhere in the world up to 25% of the sum insured – provided you notify us within 60 days of the purchase.

**Full details of the Fine Art, Gold, Silver, Gold and Silver Plate and Antiques can be found in Part C of the policy – the key exclusions and limitations are set out below**

- There is no cover for any chewing, scratching, tearing or fouling by any animals
- There is no cover for any loss of or damage to property left in an unattended vehicle unless all items are hidden from view, all windows are closed and all doors and the boot are locked.

## Part D – Personal Possessions

This part of the cover, if selected will cover items that you would normally carry about with you for all risks of physical loss or damage whilst anywhere in the world. This includes, but is not limited to, jewellery, watches, clothing, cameras baggage guns, furs and pedal cycles. There is a limit of £10,000 for any item, pair or set, unless the item, pair or set is individually listed as part of the policy schedule, is shown in the policy wording. Cover also includes:

- Loss or damage to personal possessions whilst stored within a bank vault or depository specified in the policy schedule, including any temporary removal for up to 30 days
- Loss of money up to £5,000 and fraudulent use of credit cards up to £30,000.

**Full details of the Personal Possessions insurance can be found in Part D of the policy – the key exclusions and limitations are set out below**

- Cover under this Part excludes the standard deductibles and any increased amount you have agreed to pay – the amount will be shown on your policy schedule
- There is no cover for sports equipment whilst in use
- There is no cover for any loss of or damage to property left in an unattended vehicle unless all items are hidden from view, all windows are closed and all doors and the boot are locked

- There is no cover for any bicycle being used for racing or hired by anyone outside your household and loss or damage to pedal cycles unless locked and secured to a permanent structure or motor vehicle when it is not in use outside of the private residence
- There is no cover for personal possessions used for business purposes.

## **Part E – Family Legal Protection, Identity Fraud and Emergency Property Assistance**

**Full details of these covers can be found in Part E of the policy - the key exclusions and limitations are set out under each Section below.**

### **Family Legal Protection**

Provides a 24hr advice line - to give access to legally qualified staff to advise you on any personal legal, medical and tax problems; confidential telephone counselling service providing assistance with problems such as identity fraud, bereavement, stress and family matters; pays Legal costs up to £100,000 arising from personal legal disputes including bodily injury; consumer contract; the rightful occupation or ownership of your home; employment; taxation and legal defence.

We will not cover any claims that are not reported within 180 days of occurrence or any costs incurred without our prior approval.

### **Identity Fraud**

The policy provides cover for legal costs and expenses following the unlawful act of transferring or using your means of identity (up to £50,000).

We will not cover any claims that are not reported within 180 days of occurrence or any costs incurred without our prior approval.

### **Property Emergency Assistance**

Provides a 24hr advice line – to give access to qualified tradesman which is combined with Property Emergency Assistance cover to pay the cost of call-out, parts, materials and labour (up to 2 hours) to £500 including VAT following insured emergencies, including failure of the primary heating system, and a variety of other emergencies. We will not pay for call outs that are not considered to be emergencies for example – routine maintenance or if the equipment affected has not been properly installed, maintained, serviced or kept in repair in accordance with the manufacturer's instructions.

## **Part F – Multi Trip Travel Insurance**

This part of the policy includes cover for:

- Medical expertise to arrange medical assistance or transport home following an accident or illness or if you are informed of a serious illness of a close relative at home whilst on holiday
- Unavoidable or necessary cancellation or curtailment of the trip before completion due to, death, bodily injury or illness, compulsory quarantine or jury service, redundancy, withdrawal of leave for members of the armed forces or emergency services, the police requesting you to return to or remain at your home due to serious damage to your home caused by fire, aircraft, explosion, storm, flood, subsidence malicious persons or theft. The maximum we will pay under this section is £5,000 per person
- Medical, surgical, hospital, ambulance and nursing fees up to £10,000,000 outside the United Kingdom (other than the Channel Islands).
- Emergency dental treatment for pain relief up to £200 incurred outside the United Kingdom (other than the Channel Isles)
- Reasonable cost of funeral expenses abroad up to £1,500 plus the reasonable cost of conveying the ashes or body home
- Reasonable additional transport or accommodation expenses incurred if it is medically necessary for you to stay beyond your scheduled return date
- Up to £10 for every completed 24 hours in patient hospital stay up to a maximum of £500
- Up to £15,000 for death, loss of limb or sight and permanent total disablement. Up to £1,500 for death if under 16 years of age
- Up to £150 for the emergency replacement of clothing, medication and toiletries if your baggage is lost and not returned for more than 12 hours on the outward journey
- Up to £200 for reasonable additional costs for travel and accommodation incurred whilst obtaining a replacement passport or visa abroad
- Personal liability for any compensation you become legally liable to pay up to £2,000,000
- Delayed departure for at least 12 hours from the scheduled departure time. £20 for the first complete 12 hour delay and £10 for each completed 12 hours following, up to a maximum of £60
- Up to £5,000 for any irrecoverable travel and other pre-paid charges if you choose to cancel your trip once 12 hours has elapsed
- Up to £300 for additional room only accommodation and travel expense due to the failure of public transport or an accident or breakdown of the vehicle you are travelling in or strike
- Up to £20 per day up to a maximum of £200 or the cost of hiring ski equipment following the loss, theft of or damage to your own ski equipment - the schedule will show if you have selected the winter sports extension
- Up to £200 for the unused portion of your ski pack following your bodily injury or illness and up to £150 for the unused portion of your lift pass if lost. - the schedule will show if you have selected the winter sports extension
- Legal expenses and costs in pursuit of a civil action up to £25,000.

**Full details of the Multi Trip Travel Insurance can be found in Part F of the policy - the key exclusions and limitations are set out below.**

Cover under this Part of the policy excludes:

- Any trip exceeding 61 days duration
- Certain activities, practices and winter sports that are excluded - please see paragraphs 2, 3 and 4 in the general exclusions section of Part F
- Wilful, self inflicted injury, solvent, drug or alcohol abuse
- Unlawful actions and any subsequent legal proceedings brought against you
- Travel to a country or specific area or event which the Foreign and Commonwealth office or the World Health Organisation has advised the public not to travel to
- Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this policy
- Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim
- Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until your return to the United Kingdom
- Medication, which prior to departure is known to be required
- Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken
- Your passport left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation
- Pursuit of any trade, business or profession, or the ownership, possession or use of any vehicles, aircraft or mechanically operated watercraft
- Strike, industrial action or air traffic control delay publicly declared
- Strike or industrial action publicly known by the date the insurance is purchased by you
- Ski equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 9 a.m. or between 9 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.

**How do I make a claim?**

Please contact your intermediary who will then notify Home and Legacy. Alternatively please call Home and Legacy on 0844 893 8360. Full details of how to claim are stated in the policy wording on page 5.

**How do I make a complaint?**

If you have a complaint about anything other than the sale of the policy, please contact us:

**For Buildings, Contents and Multi Trip Travel Insurance**

Axa Insurance,  
5 Old Broad Street,  
London, EC2N 1AD,  
Telephone: 0207 920 5900

**For Family Legal Protection, Identity Fraud**

FirstAssist Insurance Services Limited,  
Marshall's Court,  
Marshall's Road,  
Sutton,  
Surrey, SM1 4DU  
Telephone: 0208 652 1313 Fax: 0208 661 7604 who administer the insurance on behalf of the insurers.

**For Property Emergency Assistance**

Quality Department,  
Europ Assistance Insurance Limited,  
Sussex House, Perrymount Road,  
Haywards Heath,  
West Sussex, RH16 1DN  
Telephone: 0845 358 8008  
Fax: 01444 459320

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service. Full details of our complaints procedure can be found in the policy wording.

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

**Would I receive compensation if insurers were unable to meet their liabilities?**

In the event that insurers are unable to meet their liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. Further details are in the policy wording.