

Summary of Cover

This **Policy** summary does not contain full details and conditions of **your** insurance – **you** will find these in **your Policy** Wording.

Your Home Insurance Policy is provided by Swiftcover Insurance Services Limited and underwritten by AXA Insurance UK plc.

Your Family Legal Protection Policy is underwritten by Inter Partner Assistance SA (a wholly owned subsidiary of AXA Assistance SA).

Your Home Assistance Policy is underwritten by DAS Legal Expenses Insurance Company Limited.

Types of Insurance and Cover

Your Home insurance is for private residences.

This insurance provides new for old cover for **your Buildings** and/or **Contents**. **You** can extend it to include accidental damage as well as the following options:

- Personal Possessions
- Bicycle Cover
- Student Cover
- Garden Cover
- Home Assistance
- Family Legal Protection
- Identity Theft Cover

Your Policy schedule will show which sections **you** have chosen.

In the event of a claim, **we** will pay up to the limits shown in **your Policy** schedule.

Conditions

The **Policy** document gives details of **your** cover and should be read in conjunction with **your** schedule. The schedule will provide information relating to sums insured and limits.

For the contract to be valid, all the information that **you** have given **us** must be true and complete to the best of **your** knowledge and belief. If the information **you** provide is incorrect then **your** insurance may not protect **you** in the event of a claim.

Sums Insured

You are able to choose **your Buildings, Contents** and Personal Possessions sums insured.

Buildings – **You** may choose either:

£500,000

£1,000,000 – this choice will determine the other limits within the product specified below.

Contents – **You** may choose either:

£50,000 or

£75,000 – this choice will determine the other limits within the product specified below.

Personal Possessions - you may choose

From £1,500 up to £15,000

 The following table shows the features and benefits of **your AXA Home Policy** and the maximum amounts **you** can claim which will be stated in **your Policy** Schedule.

Features and benefits		
Cover offered	SUM INSURED	
	Standard Limits	Higher Limits
Buildings (standard)		
Loss or damage caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water (e.g. from burst pipes or tanks), malicious people, riot, subsidence , collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes	£500,000	£1,000,000
Replacing Locks	£500	£1,000
Trace & Access	£5,000	£5,000
Alternative Accommodation	£20,000	£30,000
Property Owner's Liability	£2,000,000	£2,000,000
Buildings Accidental Damage (in addition to the above cover)		
Accidental damage to drains, pipes and cables	As per main limit	As per main limit
Accidental damage to fixed glass and bathroom fittings	As per main limit	As per main limit
Contents (standard)		
Loss or damage caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water (e.g. from burst pipes or tanks), malicious people, riot, subsidence , collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes	£50,000	£75,000
Any one claim for valuables	£20,000	£30,000
Any one valuable item limit	£5,000	£7,500
Frozen Foods	£500	£1,000
Business equipment	£5,000	£7,500
Money	£500	£1,000

Credit Cards	£1,000	£2,000
Replacing Locks	£500	£1,000
Alternative Accommodation	£10,000	£15,000
Items in Garage/ Outbuildings	£2,500	£5,000
Digital Assets	£500	£500
Documents	£500	£500
Liability to domestic staff	£10,000,000	£10,000,000
Tenants Liability	£5,000	£7,500
Public Liability	£2,000,000	£2,000,000
Contents Accidental Damage (in addition to the above cover)		
Accidental leakage of metered water	£1,000	£1,000
Accidental leakage of oil	£1,000	£1,000
Accidental damage to mirrors and glass breakage	As per main limit	As per main limit
Accidental damage to electrical goods	As per main limit	As per main limit
Personal Possessions		
Sum Insured	£1,000 - £15,000	£1,000 - £15,000
Money	£500	£500
Credit Cards	£1,000	£1,000
Single Item Limit	£2,000 (if less than £2,000 sum insured is selected then this will apply)	£2,000 (if less than £2,000 sum insured is selected then this will apply)
Bicycle Cover		
Accidental loss or damage	£2,500	£2,500
Limit per bicycle	£500	£500
Student Cover		
Accidental loss or damage	£5,000	£5,000
Limit per bicycle	£500	£500
Single Item Limit	£1,000	£1,000
Garden Cover		

Accidental loss or damage	£2,000	£2,000
Single Item Limit	£500	£500
Family Legal Protection		
Legal expenses you may incur to bring actions against someone who has injured you, damaged your house or infringed your contractual or employment rights. You are covered for legal costs and expenses and have access to a 24 hour legal helpline.	£50,000	£50,000
Identity Theft		
Legal fees and expenses as part of a resolution service for a customer that has experienced or believes they may have experienced identity theft. The identity theft helpline is confidential and provides preventative advice.	£50,000	£50,000

Significant or unusual exclusions or limitations	
General	Where located?
You will be required to pay an amount of each claim, known as the excess . For details of the excesses on your policy , please refer to your Policy Schedule	Policy Schedule
Buildings and Contents	
Loss or damage, occurring whilst the home is being left unoccupied or unfurnished (see definitions document), malicious people, escape of water or oil, theft, mirrors, fixed glass and sanitary ware	Policy Wording and Definitions
Buildings	
Accidental breakage of fixed glass in windows, fixed sanitary ware and bathroom fittings where standard policy chosen	Policy Wording
Accidental damage to underground pipes and cables including the necessary costs to find the source of the damage to the home	Policy Wording
Contents	
Valuables in the home limited as defined above	Policy Schedule
Any one valuable in the home as defined above	Policy Schedule
Watercraft (e.g. windsurfers and sailboards) and mechanically propelled vehicles (e.g. quad bikes and motorcycles) and any liability arising from them	Policy Wording

Accidental damage does not include chewing, scratching, tearing and fouling by domestic pets	Policy Wording
Personal liability arising from business profession or employment	Policy Wording
Accidental breakage of or damage to fixed glass in furniture, mirrors, hobs and entertainment equipment not included in standard Contents	Policy Wording
No cover for items in the open or garden (garden cover can be purchased as a separate option)	Policy Wording
Personal Possessions	
No cover for bicycles under Personal Possessions (bicycle cover can be purchased as a separate option)	Policy Wording
Bicycle Cover	
No cover for bicycles when left unsecured	Policy Wording
Student Cover	
No cover for theft not consequent upon forcible and violent entry or exit	Policy Wording
No cover for bicycles when left unsecured	Policy Wording
Garden Cover	
No cover for storm damage if the main property is not affected	Policy Wording
Family Legal Protection	
Claims for legal expenses that have not been agreed in advance	Family Legal Protection 'what is not covered'
Unless there is a conflict of interest before the start of legal proceedings, legal costs incurred by any legal representative other than by our panel of solicitors or their agents	
The first £50 of advisors' costs increasing to £500 where a customer does not appoint our panel solicitor after legal proceedings have been issued or where a conflict of interest has arisen.	
Identity Theft	
Any identity theft connected to your business profession or occupation	Identity Theft 'what is not covered'

Automatic Renewals

This is an annually renewable **policy**. To ensure **your** cover continues, **we** will seek to automatically renew **your** insurance. This means that **we** will hold **your** payment details securely on **our** files so that **we** can collect **your** next renewal premium. **You** can change **your** payment details at any time. Each year **we** will send **you** an email and SMS in advance to remind **you** that this is happening. If **you** do not wish to renew **your policy you** should let **us** know via **your** Swift Space before **your** renewal date.

Your Online Policy

By accepting this **policy you** understand that **we** are an online company. **We** agree to provide **you** with all **your** documents online for **you** to print yourself. It is **your** responsibility to make any changes to **your** home insurance **policy** online.

We reserve the right to charge £30 if **you** request **us** to send **your** insurance documentation by post and reserve the right to charge up to £30 for any change or correction to **your policy** that **we** make on **your** behalf.

Cancellation Period

If **you** are dissatisfied with the terms and conditions of **your policy**, **you** have the right to cancel the **policy** from its original start date within 14 days (the cooling off period) from the date **you** receive **your** documents in **your** 'Swift Space'. Cancelling **your policy** in this way will mean that **you** will not have been covered by **us**. **We** will return any premium paid (subject to an administration fee of £15 which will be imposed by Swiftcover) provided no claims or accidents have occurred.

If **you** do not exercise **your** right to cancel within the 14 day cooling off period and provided no claims or accidents have occurred, **you** will be entitled to a refund of the premium paid, subject to a deduction for the time for which **you** have been covered. This will be calculated on a pro-rata basis for the period **you** have received cover. There will also be an additional charge of £25 (inclusive of Insurance Premium Tax).

Please refer to the **policy** wording for full details.

Claim Notification

To make a claim, contact the Swift Home Claims Team on:

- Online – log on to My Swift Space and 'Make a Claim' (new and existing claims)
- **Contents**, Personal Possessions and **Buildings** Claims 0871 559 1609
- Legal helpline and Family legal protection 0871 559 1617
- Identity Theft Helpline 0871 559 1618
- Email swiftcoverhome@axaclaims.com (enquiries about existing claims only)

*Calls will be charged at 10p per minute from BT landlines. Calls from other networks or from outside the UK may vary.

Payment of Premium

If **you** have chosen to pay for **your policy** by lump sum, **your** payment will be debited from **your** payment card immediately and will appear on **your** statement within 3 working days. This includes any additional premium or related administration fees that may arise from changes made to **your policy**.

If **you** have chosen to pay for **your policy** by instalments, **you** will be provided with a Fixed Sum Loan

Agreement in accordance with the Consumer Credit Act 1974. This contains important information relating to **your** credit agreement. **Your** deposit will be debited from **your** payment card immediately and will appear on **your** statement within 3 working days. Should **you** make any changes to **your policy** that affects **your** premium, **you** will receive an amended Fixed Sum Loan Agreement to outline **your** new credit agreement and any related administration fees that may arise from these changes will be debited from **your** payment card immediately and will show on **your** statement within 3 working days.

You may change **your** payment method from instalment to lump sum at any point during **your policy** year.

Should **you** fail to make **your** payment(s) in full and by the due date, **we** will seek to recover all monies and may:

- Charge **you** an administration fee for instalments rejected by **your** bank due to a cancelled instruction or insufficient funds
- Terminate **your** Consumer Credit Agreement
- Cancel **your policy** subject to **our** £25 cancellation fee
- Refuse to pay any pending claims on **your policy/policies**
- Refer details of **your policy** to **our** debt collection agencies that will seek to recover all monies on **our** behalf and may record the outstanding debt. Should this action be taken, **we** reserve the right to add an administration fee to the value of **your** debt to cover costs incurred.

Making Yourself Heard

We have set out the following procedure to try and deal with **your** complaint as quickly and efficiently as possible.

If **your** complaint relates to **your policy**:

You should contact the Swift Home Help Team by [email](#)

If **your** complaint relates to a claim on **your policy**:

You should contact the Swift Home Claims Team by email to swiftcoverhome@axaclaims.com

If **your** complaint is one of the few that has not been resolved, contact the Director of Underwriting. If having raised **your** complaint with the Director of Underwriting remains unresolved, **you** may 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)

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event **we** cannot meet **our** obligations to **you**. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).