

Home Insurance – Useful information

This document should be read along with your Swiftcover Home Insurance policy wording document and Insurance Product Information Document and doesn't contain the full terms and conditions of your insurance. We're providing this to you for information purposes only and this document doesn't form part of your insurance contract. You can find the full terms and conditions of the product in the policy wording document, a copy of which is available on request.

Claim Notification

To make a claim, [click here](#) to use your Swiftcover Account, or call:

For contents, personal possessions, buildings, bicycle, student or garden cover	0330 024 8092
Optional or Additional covers: Legal Expenses	0330 024 8076
Home assistance	0330 024 8085

Making a complaint

We 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 a claim on your policy you should contact the department dealing with your claim.
- If your complaint relates to your policy please contact the AXA Help Team by email at home.complaints@swiftcover.com

Alternatively, you can telephone or write to us at:

Swiftcover
9 Fudan Way
Stockton-on-Tees
TS17 6EN
Telephone: 0330 024 6423

If we have given you our final response and you are still not satisfied, or if you have not received our final response within 8 weeks of telling us about your complaint, you may be eligible to refer your case to the Financial Ombudsman Service (FOS). Referral to FOS will not affect your right to take legal action:

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Email: complaint.info@financial-ombudsman.org.uk
Tel : 0300 123 9123
Fax : 0207 964 1001
Web: www.financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

AXA Insurance UK plc, Inter Partner Assistance SA, Arc Legal Assistance and AmTrust Europe Limited are covered by the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the scheme in the unlikely event they cannot meet their obligations to you. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available on the FSCS website www.FSCS.org.uk or by calling 0800 678 1100.

Policy Coverage

This is an annually renewable contract designed for private residences. In the event of a claim this insurance provides cover on a new for old basis for your contents and personal possessions.

The Insurance Product Information Documents include extra covers which may be automatically included or added for an additional premium to Buildings, Contents, or Buildings & Contents combined policies.

For customers insuring their Contents only, or as part of a combined policy, further cover sections are available for an additional charge.

Policy Coverage	Significant limitation or exclusion
Personal Possessions Covers belongings outside the Home	Loss or damage to bicycles (can be insured separately); Theft or attempted theft from unattended motor vehicles unless possessions are hidden from view and the vehicle is locked.
Garden Cover Covers garden fixtures, plants and landscaping	Storm damage to plants and fences, damage caused by frost, drought, rot and plant diseases
Bicycle cover Cover at and away from Home	Tyres or accessories unless the bicycle is lost or damaged at the same time; Loss or damage while used for racing, pace making or trials.
Student cover Cover while studying away	Loss or damage to business equipment; Theft unless involving forcible or violent entry or exit; Accidental Damage excluded.

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