



## HOLIDAY COTTAGE INSURANCE POLICY SUMMARY

This is a summary and does not contain the full terms and conditions of the cover, which can be found in the policy booklet. It is important that you read the policy booklet and schedule carefully when you receive them. One policy booklet covers all sections of this policy.

### **Name of the insurance undertaking**

The Insurer of all sections of this policy is Axa Insurance UK plc.

### **Type of Insurance and Cover**

The Holiday Cottage Insurance policy provides cover for buildings and/or contents and Public Liability. Sections are provided for Buildings, Contents and Public Liability.

**Note: In certain circumstances the cover provided may be different to our standard conditions.**

### **All Sections**

#### **Significant Features and Benefits**

24 Hour Claims and Emergency Helpline.

### **Significant and unusual exclusions or limitations**

You must comply with conditions of the policy explained in the **General Conditions Section** of the policy booklet for cover to apply. These include your duty to take reasonable precautions to prevent loss and actions you must take as soon as you are aware of a possible claim under the policy. See also the **General Exclusions Section** of the policy booklet for those exclusions that apply to all Sections:-

- You will have to pay the first part of most claims - this is known as an 'excess'. Your excess is shown on the policy schedule.
- Certain losses or damage if any endorsement/clause is shown on your policy schedule - e.g. theft
- Certain losses or damage when your home is unoccupied (please see Unoccupancy endorsement detailed in this summary).

**Buildings Section** – see Part A of policy booklet for details.

#### **Significant Features and Benefits**

Cover is provided for an extensive list of perils such as fire, storm, flood, theft, etc.- see policy booklet.

In addition cover is provided for:

- alternative accommodation or loss of hiring charges following an insured loss
- accidental damage
- costs of tracing and accessing leaks (up to £50,000)

#### **Significant and unusual exclusions or limitations**

- Damage by wet or dry rot
- Certain losses or damage when your home is unoccupied or unfurnished.
- Damage due to a fault or limit of design, manufacture or installation. In particular there is no cover for damage to underground services that do not work because they are worn out.
- Loss or damage to your buildings from any cause not listed in the policy booklet.

**Contents Section** - see Part B of policy booklet for details.

#### **Significant Features and Benefits**

Cover is provided for an extensive list of perils such as fire, storm, flood, theft, etc.- see policy booklet.

In addition cover is provided for

- accidental damage (only if accidental damage is shown on your policy schedule)
- contents temporarily removed from the home
- contents in outbuildings
- garden ornaments and furniture (up to £750)
- spoilage of food in freezers (up to £250)
- loss of domestic fuel and metered water (up to £1000)

- pedal cycles (up to £200)

**Significant and unusual exclusions or limitations** - see Part B of policy booklet for details.

- No cover is provided for boats, boards or water craft of any kind
- No cover is provided for items used for business or professional purposes
- Certain losses or damage when your home is unoccupied. (please see Unoccupancy endorsement detailed in this summary).
- Theft of pedal cycles unless in a building or securely locked to an immovable object.
- Loss or damage to your contents from any cause not listed in the policy booklet.

### **Unoccupancy (this endorsement automatically applies to all policies )**

When your *holiday home* is unoccupied, you are not insured for the following:-

Damage caused by water escaping from any fixed water or heating installation, washing machine, dishwasher, refrigerator, freezer, water bed or fish tank.

Unless during the period 1<sup>st</sup> October to 31<sup>st</sup> March, inclusive, if the property is left unoccupied for 7 consecutive days:

- (a) the water supply has been turned off at the internal stopcock and the taps left open and plug holes left unobstructed, in which case a £500 excess or the amount shown in your policy schedule for Escape of water, whichever is the higher will apply. Or
- (b) A thermostatically controlled central heating system is used to maintain a minimum temperature of 15°C at all times, in which case an excess of £1,000 or the amount shown in your policy schedule for Escape of Water, whichever is the higher will apply.

**Liability Section** – See Part C of the policy booklet for details

#### **Significant Features and Benefits**

Cover is provided for Legal Liability to the Public and Liability to Employees.

**Significant and unusual exclusions or limitations** - see Part C of policy booklet for details.

If the contents, Part B are not insured, we will only cover you for liability as the owner of the building including it's land.

If the Buildings, Part A are not insured, we will not cover you for liability as the owner of the building including it's land.

#### **Duration of Policy**

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown in your policy schedule.

#### **Cancellation rights**

There are no statutory cancellation rights under this policy.

#### **How to Claim**

For claims please call Towergate Holiday Homes Claims team on 01708 777720.

#### **Complaints**

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like to hear from you. Please refer to your policy booklet for details on the complaint procedure.

Axa Insurance UK plc is a member of the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body.

#### **Financial Services Compensation Scheme**

Axa Insurance UK plc is a member of the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of the claim.

Underwritten by:

Axa Insurance UK plc. Registered in England 78950. Registered Office: 5 Old Broad Street, London EC2N 1AD. Authorised and regulated by the Financial Services Authority.