

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording.

Type of Insurance and Cover

Insurance for holiday cottages within Great Britain, the Isle of Man and the Channel Islands. This insurance provides cover for buildings and/or contents, business interruption and money – *Please refer to your policy schedule for your selected cover.*

The maximum amount we will pay is the sum insured on the policy schedule unless otherwise stated.

Conditions

- You must at all times keep the sums insured at a level that represents full value.
- It is a condition of this policy that if the Holiday Cottage Complex is unoccupied for 14 consecutive days or more between the months of October-March inclusive you must ensure that either:
 - A** the gas, electricity and water is turned off at the mains and the water and heating system is drained
 - Or
 - B** the holiday cottage complex shall be maintained at a temperature not less than 55°F (13°C)
- *Also see exclusions relating to unoccupancy in excess of 60 days.*

failure to comply with these may jeopardise your claim or cover.

Features and Benefits**Section A - Insurance for Your Building**

- Loss or damage caused by fire, explosion, lightning, earthquake, storm, flood, theft, escape of water (e.g. from burst pipes or tanks) or oil, malicious persons, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials.
- Accidental damage cover is included as standard.

Section B – Insurance for Your Contents

- Loss or damage caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water (e.g. from burst pipes or tanks) oil or bulk supplied beverages, malicious persons, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials. (causes 1 – 12 in the policy wording)
- Accidental damage cover is included as standard.
- Loss or damage to frozen food due to a change in temperature or contamination by refrigerant.

Section C – Loss of Income

- A maximum sum insured of £150,000 is shown in the policy wording – *Your policy schedule will show the revised limits if this has been increased*
- Loss of income and additional expenditure resulting from loss or destruction or damage covered under section B, to the building by causes covered under section A or to buildings in the vicinity of the holiday cottage complex, by causes covered under section B, which prevent or hinder use of or access to the holiday cottage complex.
- Loss or damage to your books of account and the additional and reasonable expenditure incurred tracing the outstanding income.
- Loss or damage arising from any occurrence of a notifiable disease at or within 25 miles of the holiday complex (*see full definitions within the policy wording*) or any discovery of an organism likely to result in a notifiable disease at the holiday complex.
- The discovery of vermin or pests which causes restrictions.
- Loss of income from accidental failure of the public supply of gas, water, electricity or telephone.
- In the event of pollution or oil spillage within ten miles of the nearest beach.

Section D – Money

- A maximum sum insured of £50,000 is shown in the policy wording for specific types of money (e.g. crossed cheques, giro cheques and bankers' drafts) but not including current coins and bank notes – *Please refer to the policy wording for full details of the cover available*
- Loss of money in the private residence up to a limit of £250, increasing to £1,000 in a locked safe or in transit to the bank anywhere in Great Britain, Northern Ireland the Channel Islands and the Isle of Man.
- Up to £10,000 for an accident or assault causing death, permanent loss or use of a limb or limbs, an eye or eyes or permanent total disablement, providing that it arises in the course of carrying out activities in connection with the holiday cottage complex. – *Please refer to the policy wording for full details of the cover available.*

Section E – Liability

- Public liability insurance up to £2,000,000 – *if contents are not insured this section will only cover damage arising from your ownership of the insured property. If only contents are insured this section will only cover damage arising from your occupation of the insured property and not its ownership.*
- Legal liability to employees up to £10,000,000.

Significant or unusual Exclusions or Limitations:

- The standard excesses and any increased amount you have agreed to pay shown on the policy schedule.
- Valuables.

General Exclusions:

- Riot or civil commotion outside of the United Kingdom, the Isle of Man or the Channel Islands, confiscation or sonic bangs, radioactive contamination, war risks, reduction in market value.

Exclusions under Section B – Insurance for Your Contents:

- Loss or damage to plants.
- Damage caused by any gradually operating cause.

Exclusions under section A – Buildings and section B – Contents:

- Loss or damage occurring after the insured property has been unoccupied (*see full definitions within the policy wording*) for 60 consecutive days or more by malicious persons, escape of water, theft, mirrors, fixed glass and sanitary ware and accidental loss of oil and metered water.

Exclusions under Section C – Loss of income:

- Loss attributable solely to change in water table level except loss resulting from subsidence ground heave or landslip
- Loss of income from accidental failure of the public supply of gas, water, electricity or telephone if the failure is less than 30 continuous minutes.

Exclusions under Section D – Money:

- Loss due to the fraud or dishonesty of your employees unless loss is discovered within seven days of its occurrence.
- Shortage due to errors or omissions in receipts payments or accountancy.

Exclusions under Section E – Liability:

- Liability arising from watercraft and mechanically propelled vehicles (e.g. motorcycles, childrens motorcycles and motor cars).

Duration

This is an annually renewable policy.

Cancellation period

You are free to cancel this policy at anytime.

Claim Notification

To make a claim, contact Michael Pavey Westinsure who will report the incident to AXA on your behalf.

Making Yourself Heard

Any complaint you may have should in the first instance be addressed to Michael Pavey Westinsure. If you are not satisfied with the way in which your complaint has been dealt with, you should write to the Customer Care Department of AXA Insurance.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Addresses and contact numbers can be found within the Policy Wording.

Financial Services Compensation Scheme (FSCS)

AXA Insurance is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme.

Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at www.FSCS.org.uk