

ARTplus Policy Summaries

Passionate about Art
Professional about Insurance



ARTplus Household Insurance Policy Summary

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This is a Policy Summary and does not contain the full terms, conditions, limitations and exclusions of the contract of insurance. **You** still need to read the full policy document. This summary only refers to general conditions and exclusions. It does not refer to any conditions or exclusions specific to **you**. Details of conditions or exclusions specific to **you** are included in the schedule to your policy or in your quotation.

WHO IS THE INSURER?

The Insurer of the policy is AXA Art Insurance Limited (hereinafter 'we' or 'us'). We are part of the AXA Art Group, the specialist art insurance subsidiary of AXA, one of the world's largest providers of personal insurance.

TYPE OF INSURANCE COVER

Household Insurance. The policy provides insurance against physical loss and damage to **your art collection, buildings, contents and jewellery**, including accidental damage.

DURATION

Unless otherwise agreed, the duration of a policy is one year.

CANCELLATION RIGHTS (COOLING OFF PERIOD)

You have the right to cancel the policy within 14 days of receipt of the policy documents. Upon cancellation, **you** are entitled to a full refund of premium providing no claim has been submitted.

CANCELLATION OUTSIDE THE STATUTORY PERIOD

You have the right to cancel the policy at any time. **We** also have the right to cancel the policy at any time but must give **you** 14 days notice. Upon cancellation, **you** are entitled to a return premium proportionate to the unexpired part of the period of insurance providing no claim has been submitted.

If **you** cancel, **you** should write to **us** at 106 Fenchurch Street, London EC3M 5JE or **your** insurance adviser. If **we** cancel, **we** will write to **you** by recorded delivery or registered letter.

MAKING A CLAIM

To make a claim please telephone **our** Claims Department on 020 7265 4600 or contact **your** insurance adviser.

COMPLAINTS

Any complaint **you** may have regarding **your** policy may be addressed to **your** insurance adviser acting for **you** or directly to **us**. If **you** are not satisfied with the handling of the complaint, **you** should write to The Chief Executive at this address: AXA Art Insurance Limited, 106 Fenchurch Street, London EC3M 5JE.

If **you** cannot settle **your** complaint with **us**, **you** may be entitled to refer it to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, Docklands, London E14 9SR, telephone 0845 080 1800.

Referral to the Financial Ombudsman will not affect **your** right to take legal action.

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if **we** are unable to meet **our** obligations. **Your** entitlement to compensation will depend on the circumstances of the claim. 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.

Further information about compensation scheme arrangements is available at <http://www.fscs.org.uk>.

Significant features and benefits

Section A: The Collection	<ul style="list-style-type: none">■ Cover is on an “agreed value” basis, providing we have agreed the values of your art■ Accidental damage cover■ Depreciation following loss or damage is covered under the policy■ Cover for the collection temporarily elsewhere in the world■ Automatic cover for new acquisitions■ Defective title cover■ Emergency evacuation of the collection
Section B: Buildings	<ul style="list-style-type: none">■ The cost of repair or reinstatement up to the amount insured■ Loss of rent owing to you or the cost of alternative accommodation if the property is uninhabitable■ Free additional expenses, such as architects’ and surveyors’ fees, site clearance and the cost of complying with local authority requirements following a loss■ Up to £5,000,000 for your liability as property owner to any third party■ Loss or damage to the garden of the building
Section C: Contents	<ul style="list-style-type: none">■ Cover for contents temporarily elsewhere in the world■ The repair cost if the item is damaged■ The replacement cost if the item is lost■ Automatic cover for new acquisitions■ Metered water, domestic heating oil, replacement of locks and keys, freezer contents and pedal cycles are covered for free up to the value of the contents amount insured■ Property in the open, marquees and credit cards are covered for free up to the limits shown in the policy■ Free tenants’ improvements cover■ Contents cover for students living away from home■ Accidental damage cover for sports equipment whilst in use■ Up to £5,000,000 for your liability as property occupier to any third party■ Up to £10,000,000 for your liability as employer to any of your domestic employees■ Cost of alternative accommodation or rent you owe if the property is uninhabitable
Section D: Jewellery	<ul style="list-style-type: none">■ Cover for jewellery temporarily elsewhere in the world■ The replacement cost if the item is lost■ The repair cost if the item is damaged■ Automatic cover for new acquisitions■ Depreciation following loss or damage is covered under the policy

Significant or unusual exclusions

Page 13: General Exclusions	<ul style="list-style-type: none">■ Loss, damage or expense caused by or resulting from:<ul style="list-style-type: none">– wear and tear;– gradual deterioration;– inherent defect and mechanical breakdown;– insects or vermin;– atmospheric conditions;– whilst undergoing a process, e.g. restoration, but this exclusion does not apply to the collection or jewellery;– confiscation;– war;– your own wilful act, or that of any member of your household;– radioactive contamination;– breakage and theft unless following violence or force while your home is being lent, let or sublet;– depreciation, but this exclusion does not apply to the collection or jewellery■ The amount of any excess shown in the schedule
Section A: The Collection	<ul style="list-style-type: none">■ In respect of Defective Title, purchases made prior to you insuring with us or not made from a specified category of vendor
Section B: Buildings	<ul style="list-style-type: none">■ Frost damage except to fixed water tanks, apparatus and pipes■ Storm and flood damage to gates and fences■ Subsidence to fixed fuel tanks, swimming pools, terraces, patios, hard tennis courts and footpaths unless the home is damaged by subsidence at the same time
Section C: Contents	<ul style="list-style-type: none">■ Accidental damage to contact lenses■ Loss or damage to jewellery, money and credit cards belonging to students living in rented accommodation■ Loss or damage by theft to contents belonging to students living away from home in rented accommodation unless entry or exit from the accommodation is made using violence or force

Significant or unusual limitations

Page 12: Your obligations	<ul style="list-style-type: none">■ Disclosure: you have certain disclosure obligations which you must comply with or your claim may not be paid■ Building Work: you must advise us of any building work in your home in excess of £25,000
Section A: The Collection	<ul style="list-style-type: none">■ Cover is limited to £15,000 for any item or set not individually specified■ Defective title: up to 10% of the amount insured subject to a maximum of £50,000 per claim and in the aggregate each policy year■ Automatic cover for new acquisitions: up to 25% of the value of your collection, provided that you notify us within 60 days and an additional premium is paid■ Emergency evacuation of the collection: up to 15% of the value of your collection
Section B: Buildings	<ul style="list-style-type: none">■ Loss of rent owing to you or the cost of alternative accommodation if the property is uninhabitable: up to 25% of the amount insured for your buildings■ Free additional expenses, such as architects' and surveyors' fees, site clearance and complying with local authority requirements following a loss: up to a total of 25% of the amount insured for your buildings■ Loss or damage to the garden of your building: £500 any one tree, plant or shrub and £5,000 in all for each and every incident
Section C: Contents	<ul style="list-style-type: none">■ Automatic cover for new acquisitions up to 25% of the value of your contents, provided that you notify us within 60 days and an additional premium is paid■ Tenants' improvements are covered for free up to 10% of the amount insured for your contents■ £10,000 limit on contents cover (£1,000 for any one item) for students living away from home■ Cost of alternative accommodation or rent you owe if the property is uninhabitable: up to 25% of the amount insured for your contents plus the collection at the buildings
Section D: Jewellery	<ul style="list-style-type: none">■ Automatic cover for new acquisitions up to 25% of the amount insured for your jewellery, provided that you notify us within 60 days and an additional premium is paid■ Cover is limited to £15,000 for any item or set not individually specified

Family Legal Costs Insurance Policy Summary

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This is a Policy Summary and does not contain the full terms, conditions, limitations and exclusions of the contract of insurance. You still need to read the full policy document to make sure you understand the cover it provides.

WHO IS THE INSURER?

The Insurer of the Policy is Inter Partner Assistance, a wholly owned subsidiary of AXA Assistance, and administered on their behalf by Arc Legal Assistance Ltd.

TYPE OF INSURANCE COVER

Family Legal Costs Insurance. Your Legal Costs cover is valid for the same duration as the ARTplus household insurance cover with which it is offered.

DURATION

Your Legal Costs cover applies to you, your spouse and children under the age of 21, who live with you in your home. Unless otherwise agreed, the duration of a policy is one year.

CANCELLATION RIGHTS (COOLING OFF PERIOD)

You may cancel this policy within 14 days of receipt of insurance documentation if it does not meet your needs. Subject to us or your insurance adviser receiving your written advice of this, the policy will be regarded as not having been taken up by you and will be cancelled from inception.

MAKING A CLAIM

As soon as you have a legal problem that you require assistance with under this insurance you should telephone the legal advice line on 0870 350 5717 and quote "AXA Art – legal costs insurance".

COMPLAINTS

If you are unhappy with the service that has been provided, you should contact us at: Arc Legal Assistance Ltd, Lodge House, Lodge Lane, Langham, Colchester, Essex CO4 5NE, telephone 0870 350 4400 Email: enquiries@arclegal.co.uk
If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, Docklands, London E14 9SR, telephone 0845 080 1800.
Referral to the Financial Ombudsman will not affect your right to take legal action.

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Arc or Inter Partner Assistance are unable to meet their obligations. Your entitlement to compensation will depend on the circumstances of the claim. Further information about compensation scheme arrangements is available at <http://www.fscs.org.uk>.

Significant features and benefits

All Sections	<ul style="list-style-type: none">■ Legal and Accountancy costs of up to £100,000 per claim are covered.
	Legal costs to pursue:
Section 1A	<ul style="list-style-type: none">■ Contract claims against a person/organisation providing defective goods or services.
Section 1B	<ul style="list-style-type: none">■ Personal Injury claims against the responsible person/organisation.
Section 1C	<ul style="list-style-type: none">■ An action before an employment tribunal for breach of the insured's contract of employment.
Section 1D	<ul style="list-style-type: none">■ Actions for nuisance or trespass relating to the home.
	Legal costs to defend:
Section 2A	<ul style="list-style-type: none">■ Criminal prosecutions arising from road traffic offences.
Section 2B	<ul style="list-style-type: none">■ Contract claims brought by a person to whom private goods have been sold.
Section 2C	<ul style="list-style-type: none">■ Accountancy fees to deal with an Inland Revenue Enquiry into your personal Income Tax position.
All Sections	<ul style="list-style-type: none">■ 24 hour legal advice service available.

Significant exclusions or limitations

All Sections	<ul style="list-style-type: none">■ This insurance covers the legal costs incurred by Irwin Mitchell Solicitors. The insured is not covered for any other legal representatives' costs unless court proceedings are started or a conflict of interest arises.■ It is a key condition of this insurance that there must be reasonable prospects of success in taking legal action before a claim for legal costs will be accepted.■ For full details of policy exclusions please refer to the policy wording.■ In addition to other exclusions detailed in the policy wording there is no cover for:<ul style="list-style-type: none">– claims which arise, or where proceedings are brought outside the European Union;– costs incurred without our prior consent;– claims arising from a dispute between persons insured under this policy;– costs covered by another insurance policy;– fines or penalties.
	Legal costs to pursue:
Section 1A	<ul style="list-style-type: none">■ At least £125 plus VAT must be in dispute unless the dispute is outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man in which case the amount in dispute must be at least £500 and no more than £2,000 plus VAT.■ For disputes over the purchase of the home the purchase must have started at least 180 days after legal costs cover started.
Section 1B	<ul style="list-style-type: none">■ There is no cover for claims arising from an allegation of Clinical Negligence.
Section 1C	<ul style="list-style-type: none">■ The alleged breach must have occurred at least 90 days after legal costs cover started.
Section 1D	<ul style="list-style-type: none">■ There is no cover for claims arising from divorce or matrimonial matters.■ The nuisance or trespass must have occurred at least 180 days after legal costs cover started.■ There is no cover for the first £200 of any claim.
	Legal costs to defend:
Section 2A	<ul style="list-style-type: none">■ There is no cover for prosecutions alleging dishonesty or intentional violence or if the insured has already been disqualified from driving.■ There is no cover for claims arising from offences involving drink or drugs or from parking offences.
Section 2B	<ul style="list-style-type: none">■ At least £125 plus VAT must be in dispute.■ For disputes over the sale of the home the sale must have started at least 180 days after legal costs cover started.
Section 2C	<ul style="list-style-type: none">■ You must have maintained appropriate records.■ You must have made all returns on time and paid any penalties.■ You must have provided the Inland Revenue with all information reasonably requested by them.

Travel Insurance Policy Summary

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This is a Policy Summary and does not contain the full terms, conditions, limitations and exclusions of the contract of insurance. You still need to read the full policy document to make sure you understand the cover it provides.

WHO IS THE INSURER?

This insurance is underwritten by AXA Insurance UK plc.

TYPE OF INSURANCE COVER

Travel Insurance for annual multi trips.

DURATION

Your Travel Insurance policy is valid for the same duration as the ARTplus household insurance cover with which it is offered. Unless otherwise agreed, the duration of a policy is one year.

CANCELLATION RIGHTS (COOLING OFF PERIOD)

You may cancel this policy within 14 days of receipt of insurance documentation if it does not meet your needs. Subject to us or your insurance adviser receiving your written advice of this, the policy will be regarded as not having been taken up by you and will be cancelled from inception.

CANCELLATION PERIOD

You are free to cancel this policy at any time.

MAKING A CLAIM

To make a claim telephone 01737 815045 and quote "AXA Art – travel insurance".

COMPLAINTS

Any complaint you may have should in the first instance be addressed to the claim office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to the Customer Care Department at AXA Insurance, 7th floor, Civic Drive, Ipswich, Suffolk IP1 2AN or e-mail customer-care@axa-insurance.co.uk or telephone 01473 205926 or fax: 01473 205101.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, Docklands, London E14 9SR, telephone 0845 080 1800.

Referral to the Financial Ombudsman will not affect your right to take legal action.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

AXA Insurance is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we are unable to meet our obligations. Your entitlement to compensation will depend on the circumstances of the claim. 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.

Further information about compensation scheme arrangements is available at <http://www.fscs.org.uk>.

CONDITIONS

■ It is essential that you refer to the Important Conditions Relating to Health section in the policy wording as failure to comply with these conditions may jeopardise your claim or cover.

■ If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

Special conditions apply to each section of your policy – please refer to the policy wording for full details.

Features and Benefits

Emergency and Medical Services	<ul style="list-style-type: none"> ■ 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.
Section A: Cancellation or Curtailment Charges	<ul style="list-style-type: none"> ■ 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 £10,000 per person.
Section B: Emergency Medical and other Expenses	<ul style="list-style-type: none"> ■ Medical, surgical, hospital, ambulance and nursing fees up to £5,000,000 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 £5,000 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.
Section C: Hospital Benefit	<ul style="list-style-type: none"> ■ Up to £50 for every completed 12 hours in-patient hospital stay up to a maximum of £1,000.
Section D: Personal Accident	<ul style="list-style-type: none"> ■ Up to £25,000 for death, loss of limb or sight or permanent total disablement, subject to age – please refer to the policy wording for full details of the cover available.
Section E: Delayed Baggage	<ul style="list-style-type: none"> ■ 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.
Section F: Personal Money, Passport and Documents	<ul style="list-style-type: none"> ■ Accidental loss, theft or damage to personal money and documents including passports, visas, driving licences, green cards and foreign currency up to 72 hours prior to departure. ■ Up to £500 for reasonable additional costs for travel and accommodation incurred whilst obtaining a replacement passport or visa abroad – please refer to the policy wording for full details of the cover available.
Section G: Delayed Departure	<ul style="list-style-type: none"> ■ Delayed departure for at least 12 hours from the scheduled departure time. £30 for the first complete 12 hour delay and £30 for each completed 12 hours following, up to a maximum of £450. ■ Up to £10,000 for any irrecoverable travel and other pre-paid charges if you choose to cancel your trip once 12 hours has elapsed.

Features and Benefits continued

Section H: Missed Departure	<ul style="list-style-type: none">■ Up to £1,000 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.
Sections I, J, and K: Winter Sports	<ul style="list-style-type: none">■ Section I – Hire of ski equipment. Up to £50 per day, up to a maximum of £500 for the cost of hiring ski equipment following the loss, theft of or damage to your own ski equipment.■ Section J – Ski Pack. Up to £500 for the unused portion of your ski pack following your bodily injury or illness and up to £250 for the unused portion of your lift pass if lost.■ Section K – Piste Closure. Up to £50 per day, up to a maximum of £600 for the cost of transport organised by your tour operator to an alternative site if snow conditions result in total closure of skiing facilities. If no alternative sites are available we will pay you compensation of £50 per day up to a maximum of £600.

Significant or unusual exclusions or limitations

<p>All Sections:</p>	<ul style="list-style-type: none"> ■ The standard excesses and any increased amount you have agreed to pay will be shown within your policy wording or on the policy schedule. ■ There is no cover for trips over 45 days. ■ Cover is not available to anyone aged 75 years or over.
<p>General Exclusions:</p>	<ul style="list-style-type: none"> ■ War risks, civil commotion, terrorism, (except under sections B, C and D unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination. ■ There are a number of sports, activities and winter sports that are excluded – please see paragraphs 5, 6 and 7 in the General Exclusions section on page 34 of the policy wording. ■ 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.
<p>Exclusions under Section A: Cancellation or Curtailment Charges:</p>	<ul style="list-style-type: none"> ■ 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.
<p>Exclusions under Section B: Emergency Medical and Other Expenses:</p>	<ul style="list-style-type: none"> ■ 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.
<p>Exclusions under Section C: Hospital Benefit:</p>	<ul style="list-style-type: none"> ■ Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.
<p>Exclusions under Section E: Delayed Baggage:</p>	<ul style="list-style-type: none"> ■ Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation. ■ Baggage contained in 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. ■ Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded – please refer to the policy wording for the full list. ■ Business goods, samples or tools used in connection with your occupation.

Significant or unusual exclusions or limitations continued

Exclusions under Section F: Personal Money, Passport and Documents:	<ul style="list-style-type: none">■ Personal money or your passport or visa left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.■ Loss or theft of traveller's cheques where you have not complied with the issuing agent's conditions.
Exclusions under Section G: Delayed Departure:	<ul style="list-style-type: none">■ Strike, industrial action or air traffic control delay publicly declared.
Exclusions under Section H: Missed Departure:	<ul style="list-style-type: none">■ Strike or industrial action publicly known by the date the insurance is purchased by you.
Exclusions under Sections I, J, & K: Winter Sports:	<ul style="list-style-type: none">■ 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.

Insured Domestic Emergency Insurance Policy Summary

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This is a Policy Summary and does not contain the full terms, conditions, limitations and exclusions of the contract of insurance. You still need to read the full policy document to make sure you understand the cover it provides.

WHO IS THE INSURER?

This policy is underwritten by Inter Partner Assistance S.A., a wholly owned subsidiary of AXA Assistance, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR. Registered No: FC008998.

TYPE OF INSURANCE COVER

Insured Domestic Emergency Insurance. This policy provides you with access to a 24 hour emergency helpline for Home Emergency Assistance.

DURATION

Your Insured Domestic Emergency Insurance cover is valid for the same duration as the ARTplus household insurance cover with which it is offered. Unless otherwise agreed, the duration of a policy is one year.

CANCELLATION RIGHTS (COOLING OFF PERIOD)

You may cancel this policy within 14 days of receipt of insurance documentation if it does not meet your needs. To cancel the contract contact us or your insurance adviser.

MAKING A CLAIM

To obtain emergency assistance in the UK, contact the 24 hour emergency helpline on: 01772 758053 and quote "AXA Art – domestic emergency insurance".

COMPLAINTS

If you have a complaint please write to the Customer Relations Department, Homeserve Claims Management Ltd, Fulwood Park, Caxton Road, Fulwood, Preston, Lancs PR2 9NZ.

If your complaint relates to the service you experienced as a result of a claim, and you feel that the matter has not been resolved satisfactorily, you should write to the Managing Director of Home Hotline at the above address.

In the unlikely event that you are not satisfied with the response from Home Hotline, you have the right to make an appeal to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, Docklands, London E14 9SR or telephone 0845 080 1800.

Referral to the Financial Ombudsman will not affect your right to take legal action.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Inter Partner Assistance are unable to meet their obligations. Your entitlement to compensation will depend on the circumstances of the claim. Further information about compensation scheme arrangements is available at <http://www.fscs.org.uk>.

Significant features and benefits, and Significant or unusual exclusions or limitations

SIGNIFICANT FEATURES AND BENEFITS

a) Domestic Emergency

- Advise you how to protect yourself and the **property** immediately.
- Organise and pay up to £500 including VAT, call out, labour, parts and materials to carry out the **emergency repairs** or, if at a similar expense, a **permanent repair**.

b) Accommodation

- In the event that the **property** is uninhabitable and remains so overnight we shall, at **your** request, arrange and pay up to £100, including VAT, in total for **your** overnight accommodation and/or transport to such accommodation.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

This policy does not cover:

- Claims which are not notified via the 24 hour helpline in the first instance
- Conditions which **you** were aware of prior to entering into this contract
- Day to day maintenance at the **property** or replacement of items which wear out over a period of time
- Replacement of boilers, cylinders, tanks, radiators and sanitary ware
- Burst or leaking flexible hoses which can be isolated or leaking washing appliances
- Boilers over 15 years old or boilers or heating systems that have not been professionally inspected or serviced within the preceding 12 months
- Failure of boiler or heating between May to August inclusive
- External water supply pipes
- Damage to boundary walls, hedges, fences or gates

The complete list of exclusions and conditions are available in Sections 5, 6, 12 and 15 of the policy.