



# **Buildings and Contents Excess Protect Policy Summary & Full Wording**



Some important facts about Your insurance are summarised below. This summary does not form part of the contract and does not describe all the terms and conditions of Your policy, so please take time to read the policy document to make sure You understand the cover it provides.

#### INSURER

Benefits under this policy are underwritten by Inter Partner Assistance, 10/11 Mary Street, Dublin 1, Ireland, an insurance company registered with IFSRA. Inter Partner Assistance is a member company of the Global AXA Group.

#### WHAT MAKES UP THIS POLICY?

The policy and the Certificate of Insurance or Confirmation of Coverage document must be read together as they form Your insurance contract.

#### COOLING OFF PERIOD

Motor & Home Direct Insurance Services will refund in full Your premium, if, within 14 days of purchasing this insurance You decide that it does not meet Your needs providing that You have not reported or are intending to report a claim. Once the 14 days has expired You may cancel this insurance but no refund of premium will be given.

#### JURISDICTION AND LAW

This insurance shall be governed by the laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance.

Motor & Home Direct Insurance Services (a trading style of Commercial Vehicle Direct Insurance Services Ltd) is authorised and regulated by the Financial Services Authority (firm reference number 302216) for the sale and administration of general insurance products in the United Kingdom and throughout the Members of the European Economic Area (EEA).

#### WHO IS ELIGIBLE TO PURCHASE THIS POLICY?

Any person: -

1. Permanently resident in the United Kingdom (England, Wales, Scotland, Northern Ireland, Channel Islands and the Isle of Man).
2. At least 18 years of age on the date of purchase of this insurance.

#### COVER PROVIDED

1. Subject to the appropriate premium having been paid, the Insurer will pay to You in each relevant Period of Insurance, an amount equal to the amount of the Excess in relation to each settled Home Insurance claim up to Your Cover Limit.
2. Cover Limits available:
  - A) £150 in any one policy period
  - B) £300 in any one policy period
  - C) £500 in any one policy period
  - D) £1,000 in any one policy period
3. Please refer to the Certificate of Insurance or Confirmation of Coverage document for your annual aggregate Cover Limit.

#### GENERAL CONDITIONS APPLICABLE

You must comply with the following conditions to have the full protection of Your policy.

1. Cover is provided for the Main Residence
2. The Home Insurance Excess policy will continue to respond for the period of the cover or until your chosen Cover Limit is exhausted; whichever comes first.
3. The Home Insurance policies that You have must be current and valid and provided by an FSA regulated and authorised UK insurer
4. The Policyholder as stated on the certificate of insurance must match the lead name of the individual on the Home Insurance Policy covering the Main Residence and to which this policy will reimburse the excess. If one of the main insurance policies covered is in the partner's name this policy will respond.
5. Only when the Excess of the current and valid Home Insurance Policy is exceeded and following the successful claim payment will this policy respond.
6. In the event that any misrepresentation or concealment is made by You or on Your behalf in obtaining this Insurance or in support of any claim under this Insurance this policy may be voided and no refund of premium will be given.

### WHAT IS NOT COVERED (EXCLUSIONS)

1. Any claim that Your main Home Insurance Policy does not respond to or where the Excess is not exceeded.
2. A Home Insurance Policy that includes cover for business use.
3. Any claim on the Home Insurance Policy which occurred prior to the Attachment Date of this Insurance as shown on your Certificate of Insurance.
4. Any claim notified to Us more than 31 days following the settlement of Your claim by Your main Home Insurance Policy insurer.
5. Where the property concerned is not Your Main Residence.
6. Any contribution or deduction from the settlement of Your claim against Your main Home Insurance Policy other than the stated Excess, for which You have been made liable.
7. Any liability You accept by agreement or contract, unless You would have been liable anyway
8. Any claim that is refused by Your main Home Insurance policy Insurers to whom You are claiming.

### CLAIMS

#### Making a claim:

#### Claim via the internet

Should you wish to claim under this policy, you should go to;

[www.excess-protect.com/generic-home/submit\\_claim.asp](http://www.excess-protect.com/generic-home/submit_claim.asp)

You will be able to complete this claim form on line.

If you do not have access to the internet and would like to claim via post

Please call AXA Assistance on 0845 2712467 and notify Your claim with them. At the time You call them they will complete the claim form with You over the phone. They will then send it by post to You for You to check that all details taken down over the phone by them (AXA Assistance) is correct together with an acknowledgement letter.

Once You have received communication confirming your claim number from AXA Assistance You should send the following;

1. A copy of the acknowledgement letter received from AXA Assistance.
2. A copy of Your Certificate of Insurance or Confirmation of Coverage document.
3. You must provide a copy of Your settlement letter from the insurer which provides Your Home Insurance Policy, which must state the amount settled and the Excess deducted.

Please post the copy of the original claim form that You completed on line with all the required supporting documentation to: -

AXA Assistance  
PO Box 54098,  
London SW20 8UU

Should you need to call AXA Assistance please call 0845 271 2467

or email [lifestyle-excess@axa-assistance-claims.com](mailto:lifestyle-excess@axa-assistance-claims.com)

**PLEASE NOTE: FAILURE TO FOLLOW THESE STEPS MAY DELAY AND / OR JEOPARDISE THE PAYMENT OF YOUR CLAIM.**

# Excess Protect Full Wording

Thank you for choosing Home Insurance Excess Protect Insurance. The information in this policy wording contains important information and we have made it as easy as possible to understand. Please take time to read through it and contact us if you need any further information.

Motor & Home Direct Insurance Services (a trading style of Commercial Vehicle Direct Insurance Services Ltd) is authorised and regulated by the Financial Services Authority (firm reference number 302216) for the sale and administration of general insurance products in the United Kingdom and throughout the Members of the European Economic Area (EEA).

## INSURER

Benefits under this Policy are underwritten by Inter Partner Assistance, 10/11 Mary Street, Dublin 1, Ireland, an insurance company registered with IFSRA. Inter Partner Assistance is a member company of the Global AXA Group.

## WHAT MAKES UP THIS POLICY?

This Policy and the Certificate of Insurance or Confirmation of Coverage document must be read together as they form your insurance contract.

## MONETARY LIMITS

We can insure You up to the Cover Limit as specified on Your Certificate of Insurance.

## COOLING OFF PERIOD

Motor & Home Direct Insurance Services will refund in full Your premium, if, within 14 days of purchasing this insurance You decide that it does not meet Your needs providing that You have not reported or are intending to report a claim. Once the 14 days has expired You may cancel this insurance but no refund of premium will be given.

## JURISDICTION AND LAW

This Insurance policy will be governed by the laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance.

## WAR AND TERRORISM EXCLUSION

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other consequence to the loss: -

1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
2. Or any act of terrorism.

For the purpose of this statement; any act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This Statement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (1) and/or (2) above. If the underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Assured

In the event any portion of this Statement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

## COMPLAINTS PROCEDURE

We do everything possible to make sure that You receive a high standard of service. If You are not satisfied with the service that You receive, please contact in the first instance, Your agent or the Issuing Agent with whom the Policy was taken out, if You remain dissatisfied then you should address your enquiry/complaint to:

The Managing Director  
Motor & Home Direct Insurance services  
Petitor House  
Nicholson Road  
Torquay TQ2 7TD

Please provide full details of Your Policy and in particular your Policy number to help Your enquiry to be dealt with speedily. If You are still not satisfied with the way in which your enquiry/complaint has been dealt with, then You should contact:

The Quality Manager.  
Inter Partner Assistance Irish Branch,  
PO Box 57325,  
London E1W 1XX

or email: [customer.support@AXA-travel-insurance.com](mailto:customer.support@AXA-travel-insurance.com).

Beyond Inter Partner Assistance:

If We have given You Our final response and You are still dissatisfied You may refer Your case to the Financial Ombudsman Service (FOS): -

The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

Or if the complaint is directly in relation to the Insurer: -

Irish Financial Services Ombudsman  
3rd Floor, Lincoln House,  
Lincoln Place  
Dublin 2  
Ireland

### COMPENSATION SCHEME

Inter Partner Assistance Irish Branch, 10/11 Mary Street, Dublin 1, Ireland, which is a branch of Inter Partner Assistance S.A., Avenue Louise 166 bte 1, 1050 Brussels, a Belgian company authorised by the Banking, Finance and Insurance Commission of Belgium under registration number 0487 and regulated by the Financial Services Authority for the conduct of UK business. All are members of the Global Axa Group. In addition Inter Partner Assistance SA is a member of the Financial Services Compensation Scheme (FSCS). The FSCS is a safety net for customers of financial services firms. Further information can be obtained from the website [www.fscs.org.uk](http://www.fscs.org.uk).

### WHO IS ELIGIBLE TO PURCHASE THIS POLICY?

Any person: -

1. Permanently resident in the United Kingdom (England, Wales, Scotland, Northern Ireland, Channel Islands and the Isle of Man).
2. Any person at least 18 years of age on the date of purchase of this insurance.

### COVER PROVIDED

1. Subject to the appropriate premium having been paid, the Insurer will pay to You in each relevant Period of Insurance, an amount equal to the amount of the Excess in relation to each settled Home Insurance claim up to Your Cover Limit.
2. Cover Limits available:
  - A) £150 in any one policy period
  - B) £300 in any one policy period
  - C) £500 in any one policy period
  - D) £1,000 in any one policy period
3. Please refer to the Certificate of Insurance or Confirmation of Coverage document for Your annual aggregate Cover Limit.

### DEFINITIONS

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy.

1. **You/Your/Insured Person** - means the person (the "Policyholder") whose name appears at the top of Your Certificate of Insurance or Confirmation of Coverage document
2. **We/Us/Our** - means Inter Partner Assistance Irish Branch, 10/11 Mary Street Dublin, Ireland, an insurance company registered with IFSRA. Inter Partner Assistance is a member company of the Global Axa Group.
3. **Excess** - means the amount You must pay under the terms of Your Home Insurance Policy.
4. **Period of Insurance** - means the period for which We have accepted the premium as stated in your Certificate of Insurance.
5. **Home Insurance Policy** - means the insurance policy,

provided by a FSA regulated and authorised UK insurer, which must include buildings insurance, where the outside of the home is covered, and/or contents insurance where the contents of your home are insured against theft or damage

6. **Certificate of Insurance or Confirmation of Coverage** - this forms part of this policy document and contains the name of the Policyholder and gives details of the cover provided by this policy.
7. **Waived or Reimbursed** - means where a third party has already made good which is the first amount of any claim, shown in the schedule under own damage of Your Home Insurance Policy.
8. **Joint Policyholder** - is someone of either sex with whom You have a permanent relationship, and who also lives with You at Your home.
9. **Partner** - is Your spouse or someone of either sex with whom You have a permanent relationship, and who also lives with You at Your Home.
10. **Period of Insurance** - means the period for which We have accepted the premium as stated in Your policy document.
11. **Attachment Date** - is the date that this policy started.
12. **Main Residence** - means where Your and Your family resides in the UK, You are on the electoral role and is the one in which You spend most time.
13. **Cover Limit** - means the total aggregate amount which the We will pay to You under this policy during the relevant Period of Insurance being the amount specified on your Certificate of Insurance.

### GENERAL CONDITIONS APPLICABLE

You must comply with the following conditions to have the full protection of Your policy.

1. Cover is provided for the Main Residence
2. The Home Insurance Excess policy will continue to respond for the period of the cover or until your chosen Cover Limit is exhausted; which ever comes first.
3. The Home Insurance policies that You have must be current and valid and provided by an FSA regulated and authorised UK insurer
4. The Policyholder as stated on the certificate of insurance must match the lead name of the individual on the Home Insurance Policy covering the Main Residence and to which this policy will reimburse the excess. If one of the main insurance policies covered is in the partner's name this policy will respond.
5. Only when the Excess of the current and valid Home Insurance Policy is exceeded and follow the successful claim payment will this policy respond.
6. In the event that any misrepresentation or concealment is made by You or on Your behalf in obtaining this Insurance or in support of any claim under this Insurance this policy may be voided and no refund of premium will be given.

### WHAT IS NOT COVERED (EXCLUSIONS)

1. Any claim that Your main Home Insurance Policy does not respond to or where the Excess is not exceeded.
2. A Home Insurance Policy that includes cover for business use.
3. Any claim on the Home Insurance Policy which occurred prior to the Attachment Date of this Insurance as shown on your Certificate of Insurance.
4. Any claim notified to Us more than 31 days following the settlement of Your claim by Your main Home Insurance Policy insurer.
5. Where the property concerned is not Your Main Residence.
6. Any contribution or deduction from the settlement of Your claim against Your main Home Insurance Policy other than the stated Excess, for which You have been made liable.
7. Any liability You accept by agreement or contract, unless You would have been liable anyway
8. Any claim that is refused by Your main Home Insurance policy Insurers to whom You are claiming.

### CONDITIONS APPLICABLE

1. Right of Recovery - We can take proceedings in Your name but at Our expense to recover for Our benefit the amount of any payment made under this policy.
2. Other Insurance - If You were covered by any other insurance for the Excess payable following the incident, which resulted in a valid claim under this policy, We will only pay Our share of the claim.
3. Reasonable Precautions - You must take reasonable steps to safeguard against loss or additional exposure to loss.
4. Keeping to the terms of this policy - We will only give You the cover that is described in this policy if any person claiming cover has met with all its terms and the terms of the Home Insurance Policy, as far as they apply.
5. Fraudulent Claims - If You make a claim under this policy that is false or fraudulent in any way, the policy is void and any claim will not be paid.

### CLAIMS

#### Making a claim:

#### Claim via the internet

Should You wish to claim under this policy, You should go to: [www.excess-protect.com/generic-home/submit\\_claim.asp](http://www.excess-protect.com/generic-home/submit_claim.asp) You will be able to complete this claim form on line.

Once You have received communication confirming Your claim number from AXA Assistance You should send the

following;

1. A copy of the acknowledgement letter received from AXA Assistance.
2. A copy of Your Home Insurance Excess Protect Certificate of Insurance or Confirmation of Coverage document.
3. You must provide a copy of your settlement letter from the insurer which provides Your Home Insurance Policy, which must state the amount settled and the Excess deducted.

Please post the copy of the original claim form that You completed on line with all the required supporting documentation to: -

AXA Assistance  
PO Box 54098,  
London SW20 8UU

If you do not have access to the internet and would like to claim via post

Please call AXA Assistance on 0845 2712467 and notify your claim with them. At the time you call them they will complete the claim form with You over the phone. They will then send it by post to You for you to check that all details taken down over the phone by them (AXA Assistance) is correct together with an acknowledgement letter.

If You are happy with the completed claim form details please post a copy of the acknowledgement letter (which contains Your claim reference number) with the following supporting documentation;

1. A copy of Your Home Insurance Excess Protect Certificate of Insurance or Confirmation of Coverage document.
2. You must provide a copy of your settlement letter from the insurer which provides Your Home Insurance Policy, which must state the amount settled and the Excess deducted.

To

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or email [lifestyle-excess@axa-assistance-claims.com](mailto:lifestyle-excess@axa-assistance-claims.com)

**PLEASE NOTE: FAILURE TO FOLLOW THESE STEPS MAY DELAY AND / OR JEOPARDISE THE PAYMENT OF YOUR CLAIM.**

Insurance for Everyone - Part of the Brightside Group plc family

 a Brightside group company  
[www.brightsidegroup.co.uk](http://www.brightsidegroup.co.uk)

