

The policy
summary for
your home
insurance
standard cover

The policy document for your M&S Home Insurance Standard Cover

keyfacts®

This is a summary of the M&S Home Insurance Standard Cover policy which is underwritten by AXA Insurance UK plc. Home Emergency Cover and Legal Expenses sections are underwritten by Inter Partner Assistance SA (a wholly owned subsidiary of AXA Assistance SA).

It does not contain the full terms and conditions of cover, but highlights the main features and benefits and significant or unusual exclusions to help you decide if the policy is right for you. A significant exclusion is something which may affect your decision as to whether the policy is suitable for you. It may also be unusual compared to similar products offered by other companies.

Full details of all the terms and conditions of cover are in the policy wording for your M&S Home Insurance Standard Cover.

Type of insurance and cover

M&S Home Insurance Standard Cover provides cover for the buildings of your home including fixtures, fittings and outbuildings, and for your contents at your home. It can also provide optional cover for your contents temporarily away from your home, for Home Emergency Cover and for Legal Expenses. Our cover is suitable for customers who wish to protect their home and contents against the costs of loss or damage and wish to have legal advice and representation for legal disputes that are insured under the policy.

We believe that customers want to make up their own minds about our products so we do not offer advice, but can provide factual information about any of our products. If you have any doubt as to whether this product is suitable for you please contact an Independent Financial Adviser.

Significant features and benefits

The detail below shows the key areas that the policy covers and the maximum amount we will pay in the event of a claim.

What you pay towards the cost of a claim – Excess

An excess is the first part of any claim which you are expected to pay.

1. You can choose an excess for Buildings and Contents separately, this can be between £100 and £1,000. Your policy schedule will show your chosen excess for each section.
2. There is a £1,000 excess for any Buildings claim for subsidence, landslip or heave.
3. Your excess for escape of water claims will be at least £250 but can be more depending on the voluntary excess you have selected. The amount you would need to pay will be shown on your policy schedule.
4. The excess you choose on Contents will also apply to Contents away from your home.

Standard Buildings

Key Features	Policy Benefits
Buildings limit.	Up to £1,000,000
Accidental damage.	Up to £1,000,000 for: ceramic hobs in fitted units, sanitary fittings and fitted window glass in doors, fanlights and skylights
Alternative accommodation for you, your family or your pets if you cannot live in your home <ul style="list-style-type: none">• following insured damage• if you have been evacuated because of risks to your health and safety.	Up to £1,000,000
Your legal liability as owner of your home.	Up to £2,000,000

Significant features and benefits

Standard Contents at your home

Key Features	Policy Benefits
Contents limit.	Up to £100,000
Total Valuables.	Up to £25,000
Valuables single article limit.	Up to £10,000
Electronic data downloads.	Up to £2,500
Pedal cycles.	Up to £1000 per cycle unless specified on your policy schedule
Accidental damage.	Up to £100,000 for: TV, video, audio, computer equipment (excluding portable items), mirrors, fixed glass in and glass tops of furniture, ceramic hobs and ceramic tops of cookers and glass oven doors
Domestic staff's contents.	Up to £100,000
Money.	Up to £500
Frozen food.	Up to £100,000
Personal liability including damage arising from the occupation of the home.	Up to £2,000,000
Domestic employees' liability.	Up to £10,000,000
Tenants' liability – applicable if the home is rented.	Up to £40,000
Alternative accommodation for you, your family or your pets if you cannot live in your home <ul style="list-style-type: none">• following insured damage• if you have been evacuated because of risks to your health and safety.	Up to £100,000

Optional Sections – Significant features and benefits

Your policy schedule will show if you have chosen any of these sections.

Standard Contents including accidental damage

Key Features	Policy Benefits
Accidental damage or loss to contents while in your home.	Up to £100,000

Standard Buildings including accidental damage

Key Features	Policy Benefits
Accidental damage or loss to your buildings.	Up to £1,000,000

Contents away from your home

Key Features	Policy Benefits
Loss or damage to your contents when they are temporarily away from your home anywhere in the world.	You can choose a cover limit up to £25,000
Total valuables.	Up to £25,000
Valuables single article limit.	Up to £10,000
Electronic data downloads.	Up to £2,500
Pedal cycles.	Up to £1000 per cycle unless specified on your policy schedule

Home Emergency Cover

The Home Emergency service provides repairs in the event of an emergency that would make the home uninhabitable or creates a risk of loss or damage to the home or your belongings.

Key Features	Policy Benefits
Free advice and access to a network of approved contractors. It gives you cover for emergency repairs such as plumbing and drainage, electricity supply, central heating and roofing.	Up to £1,000
Alternative accommodation cover if you have to move out of your home as a result of an event covered by this section.	Up to £250

Legal Expenses Cover

This gives you a range of covers which can help you defend prosecutions, for instance a motoring offence, or bring action against someone who has injured you or damaged your house or infringed your contractual or employment rights.

Key Features	Policy Benefits
This gives you a range of covers which can help you defend prosecutions, for instance a motoring offence, or bring action against someone who has injured you or damaged your house or infringed your contractual or employment rights. You are covered for legal costs and expenses and have access to a 24 hour legal helpline.	Up to £50,000

Significant or Unusual Exclusions or Limitations

Where a heading is listed under the 'Where can I find this in my policy documents?' column it can be found under the same heading within the policy wording.

General Cover

Exclusions or Limitations	Where can I find this in my policy documents?
Any excess shown in your policy schedule.	In your policy schedule
Riot or civil commotion outside of the United Kingdom, the Isle of Man or the Channel Island, confiscation, sonic bangs, radioactivity, war risks, terrorism, computer software and data, pollution or contamination.	'General exclusions – what is not covered'
Loss or damage, occurring while the home has been left unoccupied or unfurnished for more than 60 days.	
Any loss or damage caused by wear and tear, depreciation, mechanical or electrical breakdown, the effects of light or the atmosphere, mould, dry or wet rot or fungus and costs that arise from the normal use, maintenance and upkeep of your building and its contents.	

Standard Buildings

Exclusions or Limitations	Where can I find this in my policy documents?
Loss or damage to fences and gates caused by storm or flood.	'Standard Buildings – what is not covered'
Loss or damage to solar panels and wind turbines that are not permanently installed on your home.	

Standard Contents at your home

Exclusions or Limitations	Where can I find this in my policy documents?
The settings of the stones in any item of jewellery worth £4,000 or more must be examined by a jeweller once every three years and any defect remedied as soon as possible.	'General conditions – 4. Precious stones'
Motorised vehicles or craft and motor accessories. Permanently fixed satellite navigation devices or global positioning devices, or portable satellite navigation devices or global positioning devices while they are fixed to a vehicle. Trailers whether attached or unattached to a vehicle.	'Standard Contents at your home – what is not covered'
Items mainly used for business or professional purposes, other than office equipment.	
Pedal cycles Any pedal cycle worth more than £1,000, which is not specified on your policy schedule, is only covered up to £1,000. Loss or damage by theft of any unattended pedal cycle, unless in a locked building or locked to a permanent structure or a motor vehicle.	
Personal liability arising from any employment, business or profession.	'Liability - what is not covered'

Standard Buildings including accidental damage

Exclusions or Limitations	Where can I find this in my policy documents?
Any loss or damage by chewing, scratching, tearing or fouling by domestic pets.	'Standard Buildings including accidental damage – What is not covered'

Standard Contents including accidental damage

Exclusions or Limitations	Where can I find this in my policy documents?
Any loss or damage by chewing, scratching, tearing or fouling by domestic pets.	'Standard Contents including accidental damage – What is not covered'

Contents away from your home

Exclusions or Limitations	Where can I find this in my policy documents?
Items in an unattended vehicle – loss or damage caused by theft or attempted theft from an unattended motor vehicle.	'Contents away from your home – what is not covered'
Unattended Items – loss of or damage to items not in the care, custody or control of you, your family or an authorised person.	
<p>Pedal cycles</p> <p>Any pedal cycle worth more than £1,000, which is not specified on your policy schedule, is only covered up to £1,000.</p> <p>Loss or damage by theft of any unattended pedal cycle, unless in a locked building or locked to a permanent structure or a motor vehicle.</p>	

Home Emergency Cover

Exclusions or Limitations	Where can I find this in my policy documents?
Any loss or damage arising from circumstances that you were aware of at the start of your Home Emergency Cover.	‘Home Emergency – what is not covered’
The cost of replacing parts due to natural wear and tear.	
Repair of boilers that have been declared beyond economical repair.	
No costs for repairs are payable unless we have been notified by you, your immediate family, lodger, or a person calling on your behalf, through the 24 hour claims service telephone number provided and have authorised an approved contractor in advance.	
Any routine maintenance, cleaning or servicing including power flush of your boiler or system	
Failure of boilers or heating systems that have not been inspected or serviced by a qualified person in accordance with manufacturer’s guidelines.	
Trace and access to locate the source of emergency.	
Emergencies affecting fences, outbuildings and detached garages	
Replacement of boilers, cylinders, tanks, radiators, sanitary ware, manholes, septic tanks, soakaways, fuel tanks, cesspits, guttering and downpipes.	

Legal Expenses Cover

Exclusions or Limitations	Where can I find this in my policy documents?
Claims for legal expenses that have not been agreed.	‘Cost and expenses’ – Page 27
This insurance only covers costs and expenses incurred by our panel solicitors or their agents authorised by us.	‘Making a Legal Expenses Claim’ Page 30
Claims where there is not a reasonable prospect of success.	‘Cover’ Page 28

Duration of the Policy

All policies will be issued for 12 months and are renewable annually.

Cancellation within the Cooling Off Period

The way we conduct our business is regulated by the Financial Conduct Authority (FCA). Although the FCA requires a minimum cancellation period of 14 days, we allow you 31 days from the date you receive your policy documentation to make sure the policy suits your needs. If you have received payment for or are in the process of making a claim during the statutory period we will keep an amount of premium in proportion to the time you have been on cover and refund the balance to you. In all other circumstances we will give you a full refund.

You are free to cancel the policy at any time after the 31 days. As long as you have not received payment for or are in the process of making a claim during the period of insurance, we will keep an amount of premium in proportion to the time you have been on cover and refund the rest to you, after deducting a cancellation fee of £25.

Making a Claim

For all claims other than Home Emergency Cover or Legal Expenses, call us on **0800 111 4901**

For Home Emergency claims call AXA Assistance UK Ltd on **0800 121 4074**

For Legal Expenses claims call **0800 121 4075**

Complaints

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. Please call us on 0800 121 4070 or write to us at Head of Customer Relations, M&S Home Insurance, Civic Drive, Ipswich IP1 2AN if your complaint is about your policy. If your complaint is about a claim please contact whoever is currently dealing with your claim.

If the complaint is still not resolved you can approach the Financial Ombudsman Service. Following the complaints procedure does not affect your right to take legal action. Further details of our complaints procedure can be found in your policy wording.

Financial Services Compensation Scheme (FSCS)

AXA Insurance UK plc is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our 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 from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

Please call 0800 121 4070 if you would like to receive this information in an alternative format such as large print, Braille or audio.

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Home Emergency Cover is underwritten by Inter Partner Assistance SA, registered no. FC008998, with its registered office at The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR. Inter Partner Assistance SA is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. Inter Partner Assistance SA's firm register number is 202664. You can check this on the Financial Services Register by visiting the website www.fca.org.uk/register



November 2015

ACPD0217Z-E (11/15) (0009)

