

British Gas

Home Insurance Policy Summary



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British Gas

Summary of Cover

This policy summary does not contain full details and conditions of your insurance – you will find these in your policy wording.

Your British Gas Home Insurance Policy is sold, administered and underwritten by AXA Insurance UK plc.

Family Legal Protection is underwritten by Inter Partner Assistance SA (a wholly owned subsidiary of AXA Assistance SA).

Types of Insurance and Cover

This is an annually renewable contract designed for private residences.

This insurance provides new for old cover for your buildings and/or contents. You can extend it to include accidental damage as well as the following options:

- Garden Cover
- Personal Possessions
- Bicycle Cover
- Student Cover
- Family Legal Protection

Your policy schedule will show which sections you have chosen.

In the event of a claim, we will pay up to the limits shown in your policy schedule.

Cancellation Period

You may cancel this policy within 14 days of receipt of the policy documents or the start date whichever is later (the cancellation period) whether for new business or at the renewal date by writing to us at the address in your policy wording or by calling us on 0800 072 9371. We will refund the full premium to you provided no claims have occurred. If any claims have been made you will not receive a refund of premium.

You may cancel this policy at any other time by writing to us at the address in your policy wording or by calling us on 0800 072 9371.

Please note any cancellations after the first 14 days will be subject to an administration fee of £25.

We can cancel the policy under the general condition headings 'Taking care of your property', 'Changes in your circumstances', 'Payment of premium' and 'Fraudulent claims'.

Please refer to the General conditions section of your policy wording for full details.

Sums Insured

The following table shows the features and benefits of your British Gas Home Policy and the maximum amounts you can claim which will be stated in your policy schedule.

Features and benefits		
Cover offered	SUM INSURED	
	Standard Limits	Higher Limits
Buildings (standard)		
Loss or damage caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water (e.g. from burst pipes or tanks), malicious people, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes	Up to £500,000	Up to £1,000,000
Replacing Locks	Up to £500	Up to £1,000
Trace & Access	Up to £5,000	Up to £5,000
Alternative Accommodation	Up to £50,000	Up to £100,000
Property Owner's Liability	Up to £2,000,000	Up to £2,000,000
Buildings Accidental Damage (optional extra)		
Accidental damage to drains, pipes and cables	As per the buildings maximum limit	As per the buildings maximum limit
Accidental damage to fixed glass and bathroom fittings	As per the buildings maximum limit	As per the buildings maximum limit



Features and benefits <i>Continued</i>		
Contents (standard)		
Loss or damage caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water (e.g. from burst pipes or tanks), malicious people, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes	Up to £65,000	Up to £85,000
Any one claim for valuables	Up to £24,000	Up to £35,000
Any one valuable item limit	Up to £12,000	Up to £12,000
Frozen Foods	As per the contents maximum limit	As per the contents maximum limit
Business Equipment	Up to £5,000	Up to £7,500
Money	Up to £500	Up to £1,000
Credit Cards	Up to £1,000	Up to £2,000
Replacing Locks	Up to £500	Up to £1,000
Alternative Accommodation	Up to £18,000	Up to £25,000
Items in Garage/Outbuildings	Up to £2,500	Up to £5,000
Public Liability	Up to £2,000,000	Up to £2,000,000
Contents Accidental Damage (optional extra)		
Accidental leakage of metered water	As per the contents maximum limit	As per the contents maximum limit
Accidental leakage of oil	As per the contents maximum limit	As per the contents maximum limit
Accidental damage to mirrors and glass breakage	As per the contents maximum limit	As per the contents maximum limit
Accidental damage to electrical goods	As per the contents maximum limit	As per the contents maximum limit

Features and benefits <i>Continued</i>		
Garden Cover		
Accidental loss or damage	Up to £2,500	Up to £2,500
Single Item Limit	Up to £500	Up to £500
Personal Possessions		
Sum Insured	Up to the Sum Insured selected between £1,500 – £25,000	Up to the Sum Insured selected between £1,500 – £25,000
Money	Up to £500	Up to £500
Credit Cards	Up to £1,000	Up to £1,000
Single Item Limit	Up to £10,000	Up to £10,000
Bicycle Cover		
Accidental loss or damage	Up to £2,500	Up to £2,500
Limit per bicycle	Up to £1,000	Up to £1,000
Student Cover – All limits are per person		
Accidental loss or damage	Up to £5,000	Up to £5,000
Limit per bicycle	Up to £500	Up to £500
Single Item Limit	Up to £1,000	Up to £1,000
Family Legal Protection		
Legal expenses you may incur to bring actions against someone who has injured you, 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	Up to £50,000



Significant or unusual exclusions or limitations

Significant or unusual exclusions or limitations	
General	Where located?
<p>You will be required to pay an amount of each claim, known as the Excess</p> <p>The standard excess is £100</p> <p>The subsidence, heave and landslip excess is £1,000</p> <p>The escape of water excess is a minimum of £350</p> <p>These amounts may vary depending on your voluntary excess choices</p>	<p>For details of your chosen excesses, please refer to your Policy Schedule</p>
<p>Any loss or damage caused by wear and tear, depreciation, 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 Buildings and its Contents</p>	<p>Under 'General exclusions' in your policy wording</p>
Buildings and Contents insurance – what is not covered	
<p>Loss or damage, occurring whilst the home is being left unoccupied or unfurnished (see definitions in your policy wording) for contents in garages and outbuildings, accidental damage, malicious acts or vandalism, loss or escape of water or oil, theft or attempted theft</p>	<p>Under 'what your policy does not cover' in your policy wording</p>
Buildings insurance – what is not covered	
<p>Accidental breakage of fixed glass in windows, fixed sanitary ware and bathroom fittings unless the buildings accidental damage option is chosen</p>	<p>Under 'Accidental Damage (optional extra)' section in your policy wording</p> <p>Your policy schedule will show if you have selected accidental damage</p>

Buildings Insurance – what is not covered <i>Continued</i>	
Accidental damage to cables, drain inspection covers and underground drains, pipes or tanks providing services to or from the home and for which you are responsible unless the buildings accidental damage option is chosen	Under 'Accidental Damage (optional extra)' section in your policy wording Your policy schedule will show if you have selected accidental damage
The necessary and reasonable costs that you incur in finding the source of the damage to the home following accidental damage to cables, drain inspection covers and underground drains, pipes or tanks providing services to or from the home and for which you are responsible unless the buildings accidental damage option is chosen	Under 'Accidental Damage (optional extra)' section in your policy wording Your policy schedule will show if you have selected accidental damage
Storm or flood damage to radio or television aerials, satellite dishes or gates, hedges and fences	Under 'what your policy does not cover' in your policy wording
Contents insurance – what is not covered	
Valuables in garages and outbuildings	Under 'what your policy does not cover' in your policy wording
Accidental damage or loss by chewing, scratching, tearing and fouling by domestic pets	Under 'what your policy does not cover' in your policy wording
Accidental loss of domestic heating oil or metered water unless the contents accidental damage option is chosen	Under 'Accidental Damage (optional extra)' section in your policy wording Your policy schedule will show if you have selected accidental damage
Garden cover – what is not covered	
Storm damage to fences unless your home is damaged at the same time by the same cause	Under 'what your policy does not cover' in your policy wording



Personal Possessions – what is not covered	
Loss or damage caused by theft or attempted theft from an unattended motor vehicle unless the items are hidden from view in a boot or glove compartment, and all windows are closed and all doors, including the boot are locked	Under ‘what your policy does not cover’ in your policy wording
Bicycle Cover – what is not covered	
Loss or damage caused by theft when the Bicycle is unattended unless in a locked building or secured by a suitable locking device to a permanent structure or a motor vehicle	Under ‘what your policy does not cover’ in your policy wording
Student Cover – what is not covered	
Loss or damage by theft unless it involves forcible and violent entry to or exit from a building	Under ‘what your policy does not cover’ in your policy wording
Family Legal Protection – what is not covered	
Claims for legal expenses that have not been agreed in advance	Family Legal Protection ‘what is not covered’ General exclusions apply to the section only.
Claims for legal expenses where a reasonable estimate of your advisors’ costs of acting for you is more than the amount in dispute	
The first £500 of advisors’ costs however where you appoint our panel solicitor the excess will reduce to £50	

Claim Notification

To make a claim, contact the Claims Team on:

- British Gas Home Insurance claims
0800 072 9374
- Family Legal Protection claims
0800 107 6109

Calls may be recorded and monitored.

Automatic Renewals

This is an annually renewable policy. By purchasing this policy you have provided consent to set up a continuous payment authority. This means we are authorised to automatically renew your policy and apply for renewal payments from your account every year, even if your card has expired, until you instruct us to stop.

We will contact you in writing at least 21 days before the end of your period of insurance. If you still meet our eligibility criteria, we will seek to automatically renew your policy by using the latest details you provided to us. If any changes are required or you do not wish to renew your policy you should let us know by contacting us on 0800 072 9371 before your renewal date.

Making Yourself Heard

We aim to provide the highest standard of service to every customer. If our service does not meet your expectations, we want to hear about it so we can try to put things right.

If your complaint relates to your policy:

You should contact the Head of Customer Relations by email to Customercare@axa-insurance.co.uk

If your complaint relates to a claim on your policy please contact the department dealing with your claim.

Should you remain dissatisfied, you may refer your case to the Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the policy wording.

Financial Services Compensation Scheme (FSCS)

We are 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 from the FSCS (www.fscs.org.uk).





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