



AXA Home Insurance

HomeSmart

HomeSure

HomeSafe

Policy Summaries

keyfacts®

Summary of cover

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

Your home insurance policy is sold, administered and underwritten by AXA Insurance UK plc. except for your legal expenses section which is underwritten by AmTrust Europe Limited and the home assistance section which is underwritten by Inter Partner Assistance SA which is full owned by the AXA Assistance Group.

Covers

This is an annually renewable contract designed for private residences.

In the event of a claim this insurance provides cover on a new for old basis for your buildings and/or contents.

A range of sections can be added by paying an additional premium, or may be included depending on the product you choose – please see the ‘features and benefits’ table later for more information.

Your schedule will show which sections you have chosen, and in the event of a claim, we will pay up to the limits shown in the schedule.

Terms

The full policy wording gives details of your cover and should be read in conjunction with your schedule. The schedule will provide information relating to the sections insured, sums insured and policy limits.

You must make sure that all the information you have given us as part of your application is true and complete to the best of your knowledge and belief. Failure to do so could result in your policy being cancelled or could result in any relevant claims being reduced or refused.




Payment of Premium

If you have chosen to pay for your policy annually, your payment will be debited from your payment card immediately and will appear on your statement within 3 working days. This includes any additional premium that may arise from changes made to your policy.

If you have chosen to pay for your policy by instalments, you will be provided with a Fixed Sum Loan Agreement in accordance with the Consumer Credit Act 1974. This contains important information relating to your credit agreement. Your deposit will be debited from your payment card immediately and will appear on your statement within 3 working days.

Should you make any change to your policy that affects your premium, you will receive an amended Fixed Sum Loan Agreement to outline your new credit agreement and any related administration fees that may arise from these changes will be debited from your payment card immediately and will show on your statement within 3 working days.

You may change your payment method from instalment to lump sum at any point during the period of insurance using any of the following methods:

	help@axainsurance.com
	0330 024 8086 Lines open Monday to Friday 8am to 8pm, Saturday 9am to 5pm
	Use your AXA Account Click Here

Should you fail to make payment in full and by the due date:

- We will charge you an administration fee of £15 for instalments rejected by your bank due to a cancelled instruction or insufficient funds.
- We will contact you requesting payment by a specific date. If we do not receive payment by this date we will write to you notifying you that payment has not been received and give you a further 7 days to pay the outstanding amount. If payment is not received by this date we:
 - 1) Will cancel your policy with immediate effect charging an administration fee of £30 and notify you in writing that such cancellation has taken place. The cancellation fee does not apply to Homesafe policies.
 - 2) Will terminate your Consumer Credit Agreement.
 - 3) May refuse to pay any pending claims on your policy.
 - 4) May refer details of your policy to our debt collection agencies that will seek to recover all monies on our behalf and may record an outstanding debt. Should this action be taken, we reserve the right to add an administration fee of £25 to the value of your debt to cover costs incurred.



Cancellation

You can cancel this policy in the first 14 days of the start date, as long as you have not made a claim in this time, and we will cancel this policy back to its start date. This will have the same effect as if you never had any cover or protection from this policy. We will refund the full premium to you, provided no claims have occurred. To cancel, call us on 📞 **0330 024 1235**, calls are recorded and monitored.

Please note any cancellations after the first 14 days will be subject to a cancellation fee of £30. The cancellation fee does not apply to Homesafe policies.

We can cancel the policy under the headings 'Taking care of your property', 'Keeping your details correct and up to date', 'Payments' and 'Fraudulent claims'.

Please refer to the policy wording for full details.

Claim on your policy	Home assistance	Legal expenses
 0330 024 8086 Lines open Monday to Friday 8am to 8pm, Saturday 9am to 5pm	0330 024 1259 Lines open 24 hours a day, 7 days a week	0330 024 1259 Lines open 24 hours a day, 7 days a week
 Use your AXA Account Click Here		

Automatic renewals

When taking out home insurance with us, you agree to set up a continuous payment authority. This means that we're authorised to automatically renew your home insurance and apply for payments using the payment details you've given us until you tell us otherwise.

With automatic renewals, as long as all information and payment details are correct and up to date, the home will continue to be covered. Please note that if a home insurance policy expires, full and comparable cover may not be available from the insurers in future.

If you would prefer not to have your insurance automatically renewed, you can opt out after buying your home insurance by emailing your name, policy number and request to opt out to help@axainsurance.com or by calling 📞 **0330 024 1235**.

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 please contact the AXA Help Team by email to complaints@axainsurance.com

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

Should you remain dissatisfied, you may be eligible to refer your case to the Financial Ombudsman Service, or you can contact the European Commission online dispute resolution site <http://ec.europa.eu/odr>.

Referral 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).

Features and benefits

The following table shows the features and benefits for AXA home insurance policies and the maximum amounts you can claim which will be stated in your policy schedule.

Cover	Sum insured and limit		
	HomeSmart	HomeSure	HomeSafe
Buildings (standard)	Standard	Standard	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 acts, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes	Up to £500,000	Up to £1,000,000	Unlimited
Replacing locks	Up to £500	Up to £1,000	Up to £1,000
Trace and access	Up to £5,000	Up to £5,000	Up to £5,000
Alternative accommodation	Up to £50,000	Up to £50,000	Up to £100,000
Property owners liability	Up to £2,000,000	Up to £2,000,000	Up to £2,000,000
Accidental damage (Buildings) – included as standard in addition to the above cover	Optional Extra	Standard	Standard
Accidental damage to drains, pipes and cables	As per the buildings maximum limit	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	As per the buildings maximum limit
Contents (standard)	Standard	Standard	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 acts, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes	Up to £75,000	Up to £85,000	Up to £100,000
Any one claim for valuables	Up to £20,000	Up to £25,000	Up to £30,000
Any one valuable item limit	Up to £5,000	Up to £10,000	Up to £15,000
Money	Up to £500	Up to £1,000	Up to £1,000

Features and benefits

Cover	Sum insured and limit		
	HomeSmart	HomeSure	HomeSafe
Contents (standard) (continued)	Standard	Standard	Standard
Credit cards	Up to £1,000	Up to £2,000	Up to £2,000
Alternative accommodation	Up to £20,000	Up to £20,000	Up to £25,000
Emergency cash advance	Up to £1,000	Up to £1,000	Up to £1,000
Frozen food	Up to £500	Up to £1,000	Up to £1,000
Business equipment	Up to £5,000	Up to £7,500	Up to £7,500
Contents in garages and outbuildings	Up to £2,500	Up to £5,000	Up to £5,000
Contents in the garden (including plants)	Up to £2,500	Up to £2,500	Up to £5,000
Visitor personal effects	Up to £500	Up to £1,000	Up to £1,000
Special events increase	Up to £7,500	Up to £7,500	Up to £10,000
Replacing locks	Up to £500	Up to £1,000	Up to £1,000
Digital assets	Up to £500	Up to £500	Up to £500
Documents	Up to £500	Up to £500	Up to £500
Liability to domestic staff	Up to £10,000,000	Up to £10,000,000	Up to £10,000,000
Tenants liability	Up to £12,000	Up to £12,000	Up to £12,000
Occupiers and public liability	Up to £2,000,000	Up to £2,000,000	Up to £2,000,000

Features and benefits

Cover	Sum insured and limit		
	HomeSmart	HomeSure	HomeSafe
Contents (standard) (continued)	Standard	Standard	Standard
Liability to domestic staff	Up to £10,000,000	Up to £10,000,000	Up to £10,000,000
Tenants liability	Up to £12,000	Up to £12,000	Up to £12,000
Occupiers and public liability	Up to £2,000,000	Up to £2,000,000	Up to £2,000,000
Accidental damage (Contents)	Optional extra	Optional extra	Standard
Accidental loss of metered water	Up to £1,000	Up to £1,000	Up to £2,000
Accidental loss of oil	Up to £1,000	Up to £1,000	Up to £2,000
Accidental damage to mirrors and glass	As per the contents maximum limit	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	As per the contents maximum limit
Personal possessions	Optional extra	Optional extra	Up to £2,500 included as standard with contents cover
Sum insured	Up to the sum insured selected between £1,500 - £30,000	Up to the sum insured selected between £1,500 - £30,000	Up to the sum insured selected between £2,500 - £30,000
Single article limit	Up to £5,000	Up to £10,000	Up to £15,000
Theft from unattended motor vehicles	Up to £500	Up to £1,000	Up to £1,500
Money	Up to £500	Up to £500	Up to £500
Credit cards	Up to £1,000	Up to £1,000	Up to £1,000

Cover	Sum insured and limit		
	HomeSmart	HomeSure	HomeSafe
Bicycle cover	Optional extra	Optional extra	Optional extra
Accidental loss or damage	Up to £3,000	Up to £3,000	Up to £3,000
Limit per bicycle	Up to £1,500	Up to £1,500	Up to £1,500
Student cover (all limits are per person)	Optional extra	Optional extra	Optional extra
Accidental loss or damage	Up to £5,000	Up to £5,000	Up to £5,000
Single article limit	Up to £1,000	Up to £1,000	Up to £1,000
Limit per bicycle	Up to £1,000	Up to £1,000	Up to £1,000
Home assistance	Optional extra	Optional extra	Standard
This provides free advice and access to a network of authorised contractors. It gives you cover for emergency repairs such as plumbing and drainage, electricity supply, central heating and roofing. The Home assistance 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 buildings	Up to £1,000	Up to £1,000	Up to £1,500
Legal expenses	Optional extra	Optional extra	Standard
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	Up to £100,000

Significant or unusual exclusions or limitations

General		Where located
You will be required to pay an amount of each claim, known as the excess.		Policy schedule
Compulsory excess	£100	
Subsidence, heave and landslip excess	£1,000	
Escape of water excess is a minimum	£350	
These amounts may vary depending on your chosen voluntary excess	Your choice	
Any loss, damage, liability, cost, or expense 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.		Under general exclusions in your policy wording
Buildings and contents insurance – what is not covered		
Loss or damage occurring whilst the home is 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		Under 'what your policy does not cover' in the buildings and contents insurance sections in your policy wording.
Buildings insurance – what is not covered		

Exclusions or limitations

General	Where located
<p>HomeSmart only 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 (buildings)' section in your policy wording. Your schedule will show if you have selected accidental damage (buildings).</p>
<p>HomeSmart only 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.</p>	
<p>HomeSmart only The necessary and reasonable costs that you incur in tracing and accessing 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.</p>	
<p>Accidental damage or loss arising from faulty workmanship, defective design or use of defective materials</p>	<p>Under 'what your policy does not cover' in the buildings insurance section in your policy wording.</p>
<p>Subsidence, ground heave or landslip resulting from construction, structural alteration, repair or demolition</p>	
<p>Storm or flood damage to radio or television aerials, satellite dishes or gates, hedges and fences</p>	
<p>Contents insurance – what is not covered</p>	
<p>Home Smart and HomeSure only Accidental loss of domestic heating oil or metered water unless the accidental damage (contents) optional extra is chosen</p>	<p>Under 'Accidental damage (contents)' section in your policy wording. Your schedule will show if you have selected accidental damage (contents).</p>
<p>Valuables, money or bicycles in garages and outbuildings</p>	<p>Under 'what your policy does not cover' in the contents insurance section in your policy wording.</p>
<p>Accidental damage or loss by chewing, scratching, tearing and fouling by domestic pets</p>	
<p>Occupiers and public liability arising from any business, trade, profession or employment</p>	
<p>Personal possessions – what is not covered</p>	
<p>Loss or damage to bicycles (bicycle cover can be purchased as an optional extra)</p>	<p>Under 'what your policy does not cover' in the personal possessions section in your policy wording. Your schedule will show if you have selected personal possessions.</p>
<p>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</p>	
<p>Bicycle cover – what is not covered</p>	

General	Where located
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 the bicycle section in your policy wording. Your schedule will show if you have selected bicycle cover.
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 the student cover section in your policy wording. Your schedule will show if you have selected student cover.
Home assistance – what is not covered	
Trace and access to locate the source of the emergency is not covered. Please note this may be covered under your buildings insurance	Under 'what your policy does not cover' in the home assistance section in your policy wording. Your schedule will show if you have selected home assistance.
Repair or replacement of boilers that have been declared as beyond economical repair by our authorised contractors are not covered	
Loss or damage arising from emergencies which were known to you prior to the start date of the insurance	
Repairing, replacing manholes, soakaways, septic tanks (clearing or emptying), fuel tanks, cesspits, treatment plants and their outflow pipes, guttering and downpipes	
Loss or damage resulting from a lack of proper maintenance, including that caused by or to a boiler or central heating system which has not been properly maintained in accordance with the manufacturer's guidelines	
Primary heating / hot water systems over an output of 60Kw	
This insurance does not cover normal day to day maintenance at your home that you should do. Nor does it pay for replacing items that wear out over a period of time or replacement of parts on a like for like basis where the replacement is necessary to resolve the immediate emergency	
Legal expenses – what is not covered	
Claims for legal expenses that have not been agreed in advance	Under 'what your policy does not cover' in the legal expenses section in your policy wording. Your schedule will show if you have selected legal expenses.
Unless there is a conflict of interest before the start of legal proceedings, legal costs incurred by any legal representative other than by our panel of solicitors or their agents	
The first £50 of advisors' costs increasing to £500 where a customer does not appoint our panel solicitor after legal proceedings have been issued or where a conflict of interest has arisen.	