



Home Insurance

AXA HomeSmart

Your policy summary

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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 AXA HomeSmart insurance policy is sold, administered and underwritten by AXA Insurance UK plc.

Your Legal expenses policy is underwritten by Inter Partner Assistance SA which is full owned by the AXA Assistance Group.

Your Home assistance policy is underwritten by Inter Partner Assistance SA which is full owned by the AXA Assistance Group.

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.

A range of additional cover is included or can be optionally added – please see the 'features and benefits' table below for more information.

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.

Conditions

The policy wording gives details of your cover and should be read in conjunction with your schedule. The schedule will provide information relating to the 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.

Cancellation

You can cancel this policy in the first 14 days of receipt of the policy documents or the start date, whichever is later. 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***.

Please note any cancellations after the first 14 days will be subject to a cancellation fee of £30

We can cancel the policy under the General conditions 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.

* Calls are recorded and monitored

Claim Notification

To make a claim, contact the AXA Home Claims Team on:

- Online – log on to your 'AXA Account' and 'Make a Claim'
- Contents, buildings and personal possessions claims
0330 024 8086*
- Home Assistance
0330 024 1259*
- Legal helpline and Legal expenses
0330 024 1278*
- Email axadirecthome@axaclaims.com (enquiries about existing claims only)

* Calls are recorded and monitored.

Automatic Renewals

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. You will also be provided with a renewal invitation which you should check via your AXA Account to ensure all your details are still correct and relevant. If any changes are required or you do not wish to renew your policy you should let us know via your AXA Account 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 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. Referral to the Financial Ombudsman Service 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).

Payment of Premium

If you have chosen to pay for your policy by lump sum, 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 or related administration fees 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 changes 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.

Should you fail to make your payment(s) 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:
 - Will cancel your policy with immediate effect charging an administration fee of £30 and notify you in writing that such cancellation has taken place.
 - Will terminate your Consumer Credit Agreement.
 - May refuse to pay any pending claims on your policy.
 - May refer details of your policy to our debt collection agencies that will seek to recover all monies on our behalf and may record the 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.

Features and benefits

The following table shows the features and benefits of your AXA Home**Smart** insurance policy and the maximum amounts you can claim which will be stated in your policy schedule.

Cover	Sum insured and 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 acts, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes	Up to £500,000
Replacing locks	Up to £500
Trace and access	Up to £5,000
Alternative accommodation	Up to £50,000
Property owner's liability	Up to £2,000,000
Accidental damage (Buildings) – optional extra in addition to the above cover	
Accidental damage to drains, pipes and cables	As per the buildings maximum limit
Accidental damage to fixed glass and bathroom fittings	As per the buildings maximum limit
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 acts, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes	Up to £75,000
Any one claim for valuables	Up to £20,000
Any one valuable item limit	Up to £5,000
Money	Up to £500
Credit cards	Up to £1,000
Alternative accommodation	Up to £20,000
Emergency cash advance	Up to £1,000
Frozen food	Up to £500
Business equipment	Up to £5,000
Contents in garages and outbuildings	Up to £2,500
Contents in the garden (including plants)	Up to £2,500
Visitor personal effects	Up to £500
Special events increase	Up to £7,500

Cover	Sum insured and limits
Contents (standard) <i>continued</i>	
Replacing locks	Up to £500
Digital assets	Up to £500
Documents	Up to £500
Liability to domestic staff	Up to £10,000,000
Tenants liability	Up to £12,000
Occupiers and public liability	Up to £2,000,000
Accidental damage (Contents) – optional extra in addition to the above cover	
Accidental loss of metered water	Up to £1,000
Accidental loss of oil	Up to £1,000
Accidental damage to mirrors and glass	As per the contents maximum limit
Accidental damage to electrical goods	As per the contents maximum limit
Personal possessions – optional extra	
Sum insured	Up to the sum insured selected between £1,500 - £30,000
Single article limit	Up to £5,000
Theft from unattended motor vehicles	Up to £500
Money	Up to £500
Credit cards	Up to £1,000
Bicycle cover – optional extra	
Accidental loss or damage	Up to £3,000
Limit per bicycle	Up to £1,500
Student cover (all limits are per person) – optional extra	
Accidental loss or damage	Up to £5,000
Single article limit	Up to £1,000
Limit per bicycle	Up to £1,000

Cover		Sum insured and limits
Home assistance – optional extra		
<p>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.</p> <p>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</p>		Up to £1,000
Legal expenses – optional extra		
<p>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.</p>		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 compulsory 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>	For details of your chosen excesses, please refer to your policy schedule
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 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 your policy wording

Significant or unusual exclusions or limitations	
Buildings insurance – what is not covered	
Accidental breakage of fixed glass in windows, fixed sanitary ware and bathroom fittings unless the buildings accidental damage option is chosen	<p>Under ‘Accidental damage (buildings)’ section in your policy wording</p> <p>Your policy schedule will show if you have selected accidental damage (buildings)</p>
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>Under ‘Accidental damage (buildings)’ section in your policy wording</p> <p>Your policy schedule will show if you have selected accidental damage (buildings)</p>
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>Under ‘Accidental damage (buildings)’ section in your policy wording</p> <p>Your policy schedule will show if you have selected accidental damage (buildings)</p>
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, money or bicycles 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 accidental damage (contents) optional extra is chosen	<p>Under ‘Accidental damage (contents)’ section in your policy wording</p> <p>Your policy schedule will show if you have selected accidental damage (contents)</p>
Personal possessions – what is not covered	
Loss or damage to bicycles (bicycle cover can be purchased as an optional extra)	Under ‘what your policy does not cover’ in your policy wording
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

Significant or unusual exclusions or limitations	
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
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	Home assistance ‘what your policy does not cover’
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	Legal expenses ‘what your policy does not cover’
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.	

AXA insurance policies are underwritten by AXA Insurance UK plc which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with registered number 202312. Registered address is 5 Old Broad Street, London EC2N 1AD.
Registered in England and Wales number 078950.
Details can be checked on the FCA's register by visiting the FCA's website at www.fca.gov.UK/register.