

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 Home Insurance Policy is underwritten by AXA Insurance UK plc.

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

Your Home Assistance Policy is underwritten by Inter Partner Assistance SA (a wholly owned subsidiary of AXA Assistance SA).

Types of Insurance and Cover

Your Home insurance is 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:

- Personal Possessions
- **Bicycle** Cover
- Student Cover
- Home Assistance
- 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.

Conditions

The **Policy** document gives details of **your** cover and should be read in conjunction with **your** schedule. The schedule will provide information relating to sums insured and limits.

For the contract to be valid, all the information that **you** have given **us** must be true and complete to the best of **your** knowledge and belief. If the information **you** provide is incorrect then **your** insurance may not protect **you** in the event of a claim.

Sums Insured

You are able to choose **your Buildings, Contents** and Personal Possessions sums insured.

Buildings – **You** may choose either:

£500,000

£1,000,000

This choice will determine the other limits within the product specified below.

Contents – **You** may choose either:

£65,000

£85,000

This choice will determine the other limits within the product specified below.

Personal Possessions - you may choose
From £1,500 up to £25,000

The following table shows the features and benefits of **your AXA 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	£500,000	£1,000,000
Replacing Locks	£500	£1,000
Trace & Access	£5,000	£5,000
Alternative Accommodation	£50,000	£100,000
Property Owner's Liability	£2,000,000	£2,000,000
Buildings Accidental Damage (in addition to the above cover)		
Accidental damage to drains, pipes and cables	As per main limit	As per main limit
Accidental damage to fixed glass and bathroom fittings	As per main limit	As per main 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 people, riot, subsidence , collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes	£65,000	£85,000
Any one claim for valuables	£20,000	£30,000
Any one valuable item limit	£5,000	£10,000
Frozen Foods	As per main limit	As per main limit
Business equipment	£5,000	£7,500
Money	£500	£1,000
Credit Cards	£1,000	£2,000

Replacing Locks	£500	£1,000
Alternative Accommodation	£18,000	£25,000
Items in Garage/ Outbuildings	£2,500	£5,000
Contents in the Garden	£1,500	£2,500
Digital Assets	£500	£500
Documents	£500	£500
Liability to Domestic staff	£10,000,000	£10,000,000
Tenants Liability	£12,000	£12,000
Public Liability	£2,000,000	£2,000,000
Contents Accidental Damage (in addition to the above cover)		
Accidental leakage of metered water	As per main limit	As per main limit
Accidental leakage of oil	As per main limit	As per main limit
Accidental damage to mirrors and glass breakage	As per main limit	As per main limit
Accidental damage to electrical goods	As per main limit	As per main limit
Personal Possessions		
Sum Insured	£1,500 - £25,000	£1,500 - £25,000
Money	£500	£500
Credit Cards	£1,000	£1,000
Single Item Limit	£10,000	£10,000
Bicycle Cover		
Accidental loss or damage	£2,500	£2,500
Limit per bicycle	£1,000	£1,000
Student Cover		
Accidental loss or damage	£5,000	£5,000
Limit per bicycle	£500	£500
Single Item Limit	£1,000	£1,000

Home Assistance		
<p>This provides 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.</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 belongings.</p>	£1,000	£1,000
Family Legal Protection		
<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>	£50,000	£50,000

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. For details of the excesses on your Policy, please refer to your Policy Schedule</p>	Policy Schedule
Buildings and Contents	
<p>Loss or damage, occurring whilst the home is being left unoccupied or unfurnished (see definitions document), malicious people, escape of water or oil, theft, mirrors, fixed glass and sanitary ware</p>	Policy Wording and Definitions
Buildings	
<p>Accidental breakage of fixed glass in windows, fixed sanitary ware and bathroom fittings where standard Policy chosen</p>	Policy Wording
<p>Accidental damage to underground pipes and cables including the necessary costs to find the source of the damage to the home</p>	Policy Wording
Contents	
<p>Valuables in the home limited as defined above</p>	Policy Schedule
<p>Any one valuable in the home as defined above</p>	Policy Schedule
<p>Watercraft (e.g. windsurfers and sailboards) and mechanically propelled vehicles (e.g. quad bikes and motorcycles) and any liability arising from them</p>	Policy Wording
<p>Accidental damage does not include chewing, scratching, tearing and fouling by domestic pets</p>	Policy Wording
<p>Personal liability arising from business profession or employment</p>	Policy Wording

Accidental breakage of or damage to fixed glass in furniture, mirrors, hobs and entertainment equipment not included in standard Contents	Policy Wording
Personal Possessions	
No cover for Bicycles under Personal Possessions (bicycle cover can be purchased as a separate option)	Policy Wording
Bicycle Cover	
No cover for bicycles when left unsecured	Policy Wording
Student Cover	
No cover for theft not consequent upon forcible and violent entry or exit	Policy Wording
No cover for bicycles when left unsecured	Policy Wording
Home Assistance	
Costs arising from or in connection with circumstances known of prior to the start of cover.	Home Assistance ‘what is not covered’
Replacement of boilers, cylinders, tanks, radiators and sanitary ware.	
Failure of the boiler or heating system between May and August.	
LPG fuelled oil fired warm air solar and un-vented heating systems or boilers with an output over 60 Kw/hr.	
Claims which are not notified via the 24 hours helpline in the first instance.	
Family Legal Protection	
Claims for legal expenses that have not been agreed in advance	Family Legal Protection ‘what is not covered’
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.	

Automatic Renewals

This is an annually renewable **Policy**. To ensure **your** cover continues, **we** will seek to automatically renew **your** insurance. This means that **we** will hold **your** payment details securely on **our** files so that **we** can collect **your** next renewal premium. **You** can change **your** payment details at any time. Each year **we** will send **you** an email and SMS in advance to remind **you** that this is happening. If **you** do not wish to renew **your Policy** **you** should let **us** know via **your** AXA Account before **your** renewal date.

Your Online Policy

By accepting this **Policy** **you** understand that **we** are an online company. **We** agree to provide **you** with all **your** documents online for **you** to print yourself. It is **your** responsibility to make any changes to **your** home insurance **Policy** online.

We reserve the right to charge £30 if **you** request **us** to send **your** insurance documentation by post and reserve the right to charge up to £30 for any change or correction to **your Policy** that **we** make on **your** behalf.

Cancellation Period

If **you** are dissatisfied with the terms and conditions of **your Policy**, **you** have the right to cancel the **Policy** from its original start date within 14 days (the cooling off period) from the date **you** receive **your** documents in **your** 'AXA Account'. Cancelling **your Policy** in this way will mean that **you** will not have been covered by **us**. **We** will return any premium paid (subject to an administration fee of £15 which will be imposed by AXA) provided no claims or accidents have occurred.

If **you** do not exercise **your** right to cancel within the 14 day cooling off period and provided no claims or accidents have occurred, **you** will be entitled to a refund of the premium paid, subject to a deduction for the time for which **you** have been covered. This will be calculated on a pro-rata basis for the period **you** have received cover. There will also be an additional charge of £25 (inclusive of Insurance Premium Tax).

Please refer to the **Policy** wording for full details.

Claim Notification

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

- Online – log on to **your** 'AXA Account' and 'Make a Claim' (new and existing claims)
- **Contents, Buildings** and Personal Possessions claims **0844 874 0218***
- Home Assistance **0844 874 0221***
- Legal helpline and Family Legal Protection **0844 874 0232***
- Email axadirecthome@axaclaims.com (enquiries about existing claims only)

**Call costs may vary depending on your service provider.*

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 **your Policy** year.

Should **you** fail to make **your** payment(s) in full and by the due date, **we** will seek to recover all monies and may:

- Charge **you** an administration fee for instalments rejected by **your** bank due to a cancelled instruction or insufficient funds
- Terminate **your** Consumer Credit Agreement
- Cancel **your Policy** subject to **our** £25 cancellation fee
- Refuse to pay any pending claims on **your Policy**/policies
- 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 to the value of **your** debt to cover costs incurred.

Making Yourself Heard

We have set out the following procedure to try and deal with **your** complaint as quickly and efficiently as possible.

If **your** complaint relates to **your Policy**:

You should contact the AXA Home Help Team by email to home.help@axainsurance.com

If **your** complaint relates to a claim on **your Policy**:

You should contact the AXA Home Claims Team by email to axadirecthome@axaclaims.com

Should **you** remain dissatisfied, **you** may be eligible to refer **your** case to the Financial Ombudsman Service (FOS). 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, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Fraud prevention & Credit Reference Agencies

We make searches about **you** at credit reference agencies who will supply **us** with information, including information from the Electoral Register. The agencies may record details of the search whether or not **your** application proceeds.

We may use scoring methods to assess this application and to verify **your** identity. Searches and other information which is provided to **us** and/or the credit reference agencies, about **you** and those with whom **you** are linked financially may be used by **us** if **you**, or other members of **your** household, apply for other facilities including insurance applications and claims. This information may also be used for debt tracing and the prevention of money laundering as well as the management of **your** account.

To keep premiums low **we** do participate in a number of industry initiatives to prevent and detect fraud.

To help prevent crime **we** may at any time:

- Share information about **you** and any others living at your property with other organisations and public bodies including the police;
- Share information about **you** and any others living at your property within the AXA Group and with other insurers;
- Pass the details **you** have supplied to recognised centralised insurance industry applications, policy and claims checking systems (for example CUE and CIFAS databases) where those details may be checked and updated;
- Check the details **you** have supplied with fraud prevention agencies and databases including publicly available data (for example on County Court Judgements, bankruptcy information and electoral role data). If **we** suspect that **you** have given **us** false or inaccurate information, we may record this with fraud prevention agencies;
- Search records held by fraud prevention and credit reference agencies to:
 - help make decisions about credit services for **you** and **your** financial associates;
 - help make decisions on insurance policies and claims for **you** and **your** financial associates;
 - trace debtors, recover debt, prevent fraud and to manage **your** insurance policies;
 - check **your** identity to prevent money laundering.

We and other organisations may access and use, from other countries, the information recorded by fraud prevention agencies.

Should **you** require further information about the agencies with which **we** share **your** data, including further details explaining how the information held by fraud prevention agencies may be used, please contact **us** at informationsharing@axainsurance.com.

You are responsible for providing accurate and up-to-date information, and by accepting these terms **you** are confirming that **you** have consent to supply data for **you** and any others living at the property.