

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) which is fully owned by the AXA Assistance Group.

Your Home Assistance Policy is underwritten by Inter Partner Assistance (SA) which is fully 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. 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.

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.

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	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 (in addition to the above cover)		
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
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 £20,000	Up to £30,000
Any one valuable item limit	Up to £5,000	Up to £10,000
Frozen Foods	Up to £500	Up to £1,000
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
Contents in the Garden	Up to £1,500	Up to £2,500
Digital Assets	Up to £500	Up to £500
Documents	Up to £500	Up to £500
Liability to Domestic staff	Up to £10,000,000	Up to £10,000,000
Tenants Liability	Up to £12,000	Up to £12,000
Public Liability	Up to £2,000,000	Up to £2,000,000

Contents Accidental Damage (in addition to the above cover)		
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
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		
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
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>	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

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>	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 the 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 – what is not covered

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	Under 'what your policy does not cover' in your policy wording
---	--

Buildings – 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' section in your policy wording</p> <p>Your policy schedule will show if you have selected accidental damage</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' section in your policy wording</p> <p>Your policy schedule will show if you have selected accidental damage</p>

<p>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</p>	<p>Under 'Accidental Damage' section in your policy wording</p> <p>Your policy schedule will show if you have selected accidental damage</p>
<p>Storm or flood damage to radio or television aerials, satellite dishes or gates, hedges and fences</p>	<p>Under 'what your policy does not cover' in your policy wording</p>
<p>Contents – what is not covered</p>	
<p>Motorised vehicles or craft (see definitions in your policy wording) and caravans as well as parts, accessories, tools, fitted radios, cassette players and compact disc players and satellite navigation systems contained in them</p>	<p>Under 'what your policy does not cover' in your policy wording</p>
<p>Accidental damage or loss by chewing, scratching, tearing and fouling by domestic pets</p>	<p>Under 'what your policy does not cover' in your policy wording</p>
<p>Valuables in garages and outbuildings</p>	<p>Under 'what your policy does not cover' in your policy wording</p>
<p>Accidental loss of domestic heating oil or metered water unless the contents accidental damage option is chosen</p>	<p>Under 'Accidental Damage' section in your policy wording</p> <p>Your policy schedule will show if you have selected accidental damage</p>
<p>Personal Possessions – what is not covered</p>	
<p>Loss or damage to bicycles (bicycle cover can be purchased as a separate option)</p>	<p>Under 'what your policy does not cover' in your policy wording</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>Under 'what your policy does not cover' in your policy wording</p>
<p>Bicycle Cover – what is not covered</p>	
<p>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</p>	<p>Under 'what your policy does not cover' in your policy wording</p>

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 is not covered'
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.	
Failure of boilers or heating systems that have not been inspected or serviced by a qualified person 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.	
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'
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

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.

Changes in your 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

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 contacting us on the following telephone number: 0330 024 1235*. We will refund the full premium to you (subject to an administration fee of £15 which will be imposed by AXA Direct) 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 time by contacting us on the following telephone number: 0330 024 1235*

Please note any cancellations after the first 14 days will be subject to a cancellation fee of £25

Please refer to the General Conditions section of your 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 **0330 024 8086***
- Home Assistance **0330 024 1259***
- Legal helpline and Family Legal Protection **0330 024 1278***
- Email axadirecthome@axaclaims.com (enquiries about existing claims only)

** Calls are recorded and monitored.*

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 £25 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.

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).

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.