Home Insurance

Insurance Product Information Document

Company: AXA Insurance UK plc 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 20 Gracechurch Street, London, EC3V 0BG, England.

Product: AXA Advanced

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents.

What is this type of Insurance?

Household Buildings and Contents Insurance is designed to provide cover for loss or damage to your property.

What is insured?

- ✓ Loss or damage to contents while in your home or while temporarily removed anywhere in the world up to the contents sum insured
- ✓ You can select your contents sum insured between £75,000 and £300,000
- ✓ Loss or damage including accidental damage to the buildings
- ✓ The buildings sum insured is unlimited
- ✓ Any one claim for valuables up to 40% of the contents sum insured
- ✓ Any one valuable or personal effect up to £15,000 (unless specified up to £25,000)
- ✓ Money up to £2,500
- ✓ Credit cards up to £10,000
- ✓ Business equipment up to £15,000
- ✓ Items in storage up to 20% of the contents sum insured
- ✓ Debris removal up to the buildings sum insured
- ✓ Alternative accommodation up to a maximum of 3 years
- ✓ Emergency evacuation alternative accommodation up to £2500
- ✓ Replacement locks up to the contents or buildings sums insured
- ✓ Special events increase up to 10% of the contents sum insured
- ✓ Accidental loss of metered water and domestic heating oil up to £5,000
- ✓ Trace and access up to £15,000
- ✓ Garden plants up to £5,000
- ✓ Visitors' personal effects up to £5,000
- ✓ Domestic staff's personal effects up to £5,000
- ✓ Documents up to £5,000
- ✓ Downloaded audio and visual files up to £2,500
- ✓ Marquees up to £30,000
- ✓ Jury service up to £25 a day or up to £5,000 for any one claim

What is not insured?

- Any loss or damage caused gradually or 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
- Loss or damage occurring after the home has been unoccupied or unfurnished (see policy booklet for definitions of unoccupied and unfurnished) caused by malicious people, theft or attempted theft, escape of water or oil.
- Loss or damage to gates, hedges and fences caused by storm or flood
- Chewing, scratching, tearing , fouling or urinating by domestic animals
- Vehicles or craft (see policy booklet for definition of vehicles and craft), or liability from owning, possessing or using vehicles or craft
- Theft from any vehicles or craft unless all windows and doors are closed, and all doors and other openings are securely locked, and all reasonable precautions have been taken to conceal the items from view
- Loss or damage arising from the alteration or extension of the buildings
- Any identity theft connected with your business, profession or occupation

Optional covers

Home Assistance:

- LPG, oil & solid fuel fired, renewable heating, un-vented systems or boilers over 60 Kw/hr
- Boilers over 15 years old
- Replacement of external overflows, cylinders, tanks, radiators & sanitary ware

- ✓ Tenant's liability up to 20% of the contents sum insured
- ✓ Personal liability up to £5,000,000
- ✓ Property owner's liability up to £5,000,000
- ✓ Unrecovered damages up to £2,500,000
- ✓ Liability to domestic staff up to £10,000,000
- ✓ Identity theft up to £50,000

Optional Covers

Home Assistance (underwritten by Inter Partner Assistance S.A. FCA Registered number 202664)
This insurance provides up to £1,000 inc VAT for callout and temporary repair charges for the following circumstances:

- Plumbing issues related to leaking pipes, blocked drains or leaking radiators
- Blockages in toilet waste pipes
- Central heating or boiler failure
- Total electricity failure in your property
- Pests e.g. wasps, squirrels, rats & mice
- Broken/damaged windows, doors & locks presenting a security risk

Family Legal Protection (provided by Arc Legal Assistance Limited, authorised and regulated by the Financial Conduct Authority, Firm Reference Number 305958):
Legal advisers' costs to help you pursue or defend a claim in the following situations:

- A breach of a contract you have for buying or renting goods or services for your private use.
- Compensation if you're involved in an accident & are not responsible
- To take your employer or ex-employer to an Employment Tribunal or to court for breaching your employment contract
- Legal action against other parties for causing nuisance, or for trespassing in relation to your main home
- Legal action against parties causing physical damage to your main home
- Defend motoring prosecutions in respect of an offence arising from your use of a motor vehicle
- Defend legal action brought against you following a breach of a contract you have for selling goods for the private & personal use of another person
- Accountancy fees as a result of an HM Revenue & Customs Full Enquiry
- To pursue a legal action against a person or organisation for breach of Data Protection Legislation which has resulted in a financial loss
- To appeal against the decision of a Local Education Authority (LEA) arising out of the LEA's failure to adhere to its published admission policy leading to your child or children being refused entry at the state school of your choice.
- Detached outbuildings & garages
- Boilers or heating systems not been serviced within past year
- Repair or replacement of boilers that are beyond economical repair
- Pests outside the main dwelling
- Descaling including power flushing or from damage caused by sludge
- Any routine maintenance

Family Legal Protection:

- **Prospects of success:** We won't cover any legal action if there are not prospects of success (where the likelihood of winning is less than 51%) or where a reasonable estimate of your advisers' costs of acting for you is more than the amount in dispute
- **Approved Costs:** Any advisers' costs or any other costs & expenses incurred which have not been agreed in advance
- **Pre-inception incidents:** We won't cover events that started before the policy began
- **Minimum amount in dispute:** Claims for Consumer Pursuit or Consumer Defence if the amount in dispute is less than £125 (plus VAT). We also won't cover claims where the amount in dispute is lower than the estimated advisers' costs to act for you.
- **Conflicts:** Claims relating to disputes with anyone else insured under the policy nor any costs covered by another insurance policy

Are there any restrictions on cover?

- ! You will need to pay an amount of each claim, known as the excess
- ! All excess amounts are listed in your policy schedule
- ! These amounts may vary depending on your voluntary excess choices
- ! Any loss or damage caused or allowed to be caused, deliberately, wilfully, maliciously, illegally or unlawfully by you or your family or anyone lawfully in the home

Optional Covers

Home Assistance:

- Limit of cover is £1,000 per claim
- Alternative accommodation £250
- During any 12 month period no more than three claims

Family Legal Protection:

- Once court proceedings are issued, or in the event that a conflict of interest arises; you can use your own legal representative, but

we won't cover any costs in excess of our standard advisers' rates
- There is 90 day qualifying period for claims for Employment, & a 180 day qualifying period for claims for Property Infringement
- If you withdraw from the legal action without our consent, you're responsible for any advisers' cost

Where am I covered?

✓ The cover provided is for private residences in The United Kingdom

Optional Family Legal Protection:

✓ Claims which arise, or where proceedings are brought in The United Kingdom, the Channel Islands, the Isle of Man and the European Union

What are my obligations?

- When taking out, renewing or making changes to your policy you must take reasonable care to provide accurate and complete answers to all questions
- You must tell us of any changes e.g. change of address, structural alteration to your home, if you intend to let your home or use it for any reason other than private residential purposes, if your home will be unoccupied, if you or your family have been declared bankrupt or you or your family have received a police caution or been convicted or charged with any offence
- You and your family must take precautions to avoid injury, loss or damage and take reasonable steps to safeguard the property insured from loss or damage and maintain in good repair
- You must pay the premium on time

If you make a claim –

- You must provide us with all relevant information about the claim to assist us in validating it
- You should take steps to prevent further damage and not dispose of any damaged items or conduct permanent repairs as we may need to inspect the damage.

In addition, for Optional Home Assistance:

- We recommend that you check that you do not have any other insurance policies that may cover the same events and costs as these benefits
- Your property should be properly maintained
- Your boiler & heating system should be serviced by a qualified person in accordance with the manufacturer's guidelines
- You should call us as soon as you are aware of the home emergency
- You must produce the relevant identification including boiler service receipts on the demand of the contractor or our other nominated agent
- You must co-operate with us in obtaining reimbursement of any costs we incur under the terms of this cover, which may have been caused by the action of a third party against whom you have a legal right of action

For Optional Family Legal Protection:

- You must notify claims as soon as possible once you become aware of the insured incident and within no more than 180 days of you becoming aware of the insured incident
- You must supply, at your own expense, all information we require to decide whether a claim may be accepted
- You must gain our consent before incurring any legal advisers' costs

When and how do I pay?

You can pay your premium as a one-off payment or in monthly instalments.

When does the cover start and end?

This contract will start on the date you select when you purchase the policy and will end one year later.

How do I cancel the contract?

- You can cancel this policy within 14 days of receipt of the policy documents whether for new business or at the renewal date.

- If cover has not started we will refund the full premium to you. If cover has started we will keep an amount of premium in proportion to the time you have been on cover and refund the rest to you provided no claims have occurred.
- You may also cancel this policy at any time by giving us prior written notice to AXA Personal Lines Customer Service, PO Box 7072, Willenhall, WV1 9ZU.
- We will keep an amount of premium in proportion to the time you have been on cover and refund the rest to you as long as you have not incurred eligible claims during the period we have been on cover.
- If any claims have been made you will not receive a refund of premium.