

Home Insurance

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

Your policy is underwritten by AXA Insurance UK plc. The Home assistance and Family legal protection sections are underwritten by Inter Partner Assistance SA (a wholly owned subsidiary of AXA Assistance SA).

Types of Insurance and Cover

Home insurance for private residences.

This insurance provides cover for your contents and/or buildings. You can extend it to include accidental damage, personal possessions, pedal cycles, Home assistance and Family legal protection.

Your policy schedule will show which sections you have chosen.

We will pay up to the limits shown in your policy booklet or on your policy schedule.

Conditions

It is important that you let us know immediately when the full replacement cost exceeds £60,000 for contents or £350,000 for buildings.

Please check your policy schedule for any security requirements that apply.

If you do not comply with these conditions it may put your claim or cover at risk.

The table below shows the features and benefits of your AXA Home policy and the maximum amounts you can claim.

Features and benefits	
Cover offered	Limits
Contents	
Loss or damage caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water (e.g. from burst pipes or tanks) or oil, malicious people, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes (causes 1-11 in Contents standard in your policy wording).	£60,000 or any higher amount as stated in your policy schedule
Any one valuable item.	£12,000
Any one claim for valuables.	£24,000
Business equipment.	£5,000 (which includes £500 for business stock)
These are standard limits. If you have increased any of them, the new limits will be shown in your policy schedule.	
Loss or damage to plants and trees by causes 1, 3, 6 and 7.	£500
Loss or damage to contents in the garden by causes 1 and 3-11.	£1,000
Loss or damage by causes 1-11 to contents that are temporarily moved from your home to college or university halls of residence.	£60,000 except for Theft or Attempted Theft which is limited to £2,500.
Rent or alternative accommodation for you, your family and your pets.	£18,000
Your contents limit of £60,000 is automatically increased for gifts, food, provisions for the 30 days before and after a recognised religious festival and for you, or a member of your family's, wedding or civil partnership.	Contents limit increases by £6000
Loss or damage to frozen food due to a temperature change or contamination by refrigerant fumes.	£60,000

Features and benefits

Cover offered

Limits

Contents

Accidental loss of oil and metered water.	£60,000
Liability to domestic staff.	£10,000,000
Liability to tenants (this only applies if the property is rented).	£12,000
Personal liability including damage arising from the occupation of the home, but not its ownership.	£2,000,000

Contents plus

If contents plus cover is selected, then these features and benefits will apply in addition to the contents covers.

Accidental breakage of or damage to fixed glass in furniture, mirrors, hobs and entertainment equipment.	£60,000
Loss or damage caused by sinks, baths and basins overflowing due to the taps being left on.	£60,000

Personal possessions

Loss or damage to your personal possessions anywhere in the world.	The personal possessions sum insured you have chosen and shown in your policy schedule.
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Pedal Cycles

Loss or damage to pedal cycles and their accessories anywhere in Europe or anywhere in the world for up to 60 days. Please refer to the policy booklet for full details of cover available.	Up to £1,000 for each cycle and up to £2,500 in total.
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Features and benefits	
Cover offered	Limits
Buildings	
Loss or damage caused by storm, flood, escape of water (e.g. from burst pipes or tanks) or oil including the necessary costs to find the source of the damage to the home, subsidence, theft, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes, fire, smoke, explosion, lightning, earthquake, malicious persons, riot (causes 1-11 in Buildings standard in your policy wording).	£350,000 except for the necessary costs to find the source of the damage to the home following damage caused by escape of water or oil which is limited to a maximum of £5,000.
Rent or alternative accommodation for you, your family and your pets.	£100,000
Property owners liability.	£2,000,000
Buildings plus	
If buildings plus cover is selected, then these features and benefits will apply in addition to the buildings covers.	
Accidental breakage of fixed glass in windows, fixed sanitary ware and bathroom fittings.	£350,000
Accidental damage to underground pipes and cables including the necessary costs to find the source of the damage to the home.	£350,000 except for the necessary costs to find the source of the damage to the home which is limited to a maximum of £5,000.
Loss or damage caused by sinks, baths and basins overflowing due to the taps being left on.	£350,000
Family legal protection	
This gives you a range of covers which can help you defend prosecutions, for instance a motoring offence, or bring actions against someone who has injured you or 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.	£50,000

Features and benefits

Cover offered

Limits

Home assistance

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.

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.

£1,000

Significant or unusual exclusions or limitations

General

Where located in the policy booklet

The standard excesses and any increased amount you have agreed to pay, shown within your policy booklet or on your policy schedule.

Each section of the policy or on the policy schedule.

Riot or civil commotion outside of the United Kingdom, the Isle of Man or the Channel Island, confiscation or sonic bangs, radioactive contamination, war risks, terrorism, reduction in market value, date change, pollution and contamination.

General exclusions

Contents

The limit for any one valuable or personal effect is £12,000 unless specified in your policy schedule.

Contents 'What is the most we will pay'

The limit for any one claim for valuables is £24,000 unless specified in your policy schedule.

Watercraft (e.g. windsurfs and sailboards) and mechanically propelled vehicles (e.g. quad bikes and motorcycles) and any liability arising from them.

Contents 'What is not covered'

Chewing, scratching, tearing or fouling by domestic pets.

Contents plus cover
1 Entertainment equipment and
Contents plus additional cover
Cover 1 Accidental damage.

Significant or unusual exclusions or limitations (continued)

Contents	Where located in the policy booklet
Loss or damage to valuables, money or business equipment when left in the garden at your home.	Contents cover 16 – Contents in the garden.
Personal liability arising from any trade, business, profession or employment.	Contents cover 26 'What is not covered'
Accidental breakage of or damage to fixed glass in furniture, mirrors, hobs and entertainment equipment.	Please note this exclusion does not apply if you have selected Contents Plus cover.

Buildings

Accidental breakage of fixed glass in windows, fixed sanitary ware and bathroom fittings.	Please note this exclusion does not apply if you have selected Buildings plus cover.
Accidental damage to underground pipes and cables including the necessary costs to find the source of the damage to the home.	Please note this exclusion does not apply if you have selected Buildings plus cover.

Contents and Buildings

Loss or damage, occurring while the home has been left unoccupied or unfurnished (see full definitions within the policy wording), malicious people, escape of water or oil, theft, mirrors, fixed glass and sanitary ware.	'What is not covered' Contents covers 3,4,5,6 and Contents plus cover 2.
	'What is not covered' Buildings covers 2,3,5,10, and Buildings plus cover 1.

Significant or unusual exclusions or limitations (continued)

Contents and Buildings (continued)

Loss or damage caused by sinks, baths and basins overflowing due to the taps being left on.

Please note this exclusion does not apply if you have selected Contents plus and Buildings plus cover.

Where located in the policy booklet

'What is not covered'
Contents cover 4, and
Buildings cause 2.

Personal possessions

Theft from an unlocked hotel room, and theft from an unattended motor vehicle unless the personal possessions are concealed from view and the vehicle is locked.

Personal possessions cover
'What is not covered'

Pedal cycles

Theft of an unattended pedal cycle unless secured to a permanent structure or motor vehicle or contained within a locked building.

Pedal cycle cover
'What is not covered'

Family legal protection

Claims for legal expenses that have not been agreed in advance.

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.

Family legal protection
'What is not covered'

Home assistance

Costs arising from or in connection with circumstances known of prior to the start of cover.

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 hour helpline in the first instance.

Home assistance
'What is not covered'

Duration

This is an annually renewable policy.

Cancellation period

You are free to cancel this policy at any time.

Claim notification

To make a claim contact:

Family legal protection **0845 602 5535**

Home assistance **0845 602 5653**

For all buildings and contents claims, please contact: **0845 600 3035**

Making a complaint

Any complaint you may have should in the first instance be addressed to the claim office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to The Customer Care Department of AXA Insurance. If the complaint is still not resolved, you can approach The Financial Ombudsman Service. 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 Making a complaint section of the policy wording.

There are separate complaints procedures for Home assistance and Family legal protection. We explain these in the relevant sections of the policy booklet.

Financial Services Compensation Scheme (FSCS)

Both AXA Insurance UK plc and Inter Partner Assistance SA are covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from under the scheme. Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at www.FSCS.org.uk

AXA Insurance UK plc

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