

Home Insurance

Your policy summary

AXA First



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This policy summary does not contain full details and conditions of your insurance – these are located in your policy booklet.

This policy is underwritten by AXA Insurance UK plc, with the exception of the Home Assistance and Family Legal Protection sections which are underwritten by Inter Partner Assistance SA which is fully owned by the AXA Assistance group.

Type of insurance cover

Home insurance for private residences. This insurance provides cover for contents.

It may be optionally extended to include buildings, accidental damage, personal possessions, home assistance and family legal protection. Please refer to your schedule for your selected cover.

Policy conditions

Failure to comply with the policy conditions may jeopardise your claim or cover

- 1** You must notify us as soon as reasonably possible if the full replacement value (contents) or the full rebuilding value (buildings) exceeds the amount shown in your schedule. If the amount shown on your schedule represents less than 100% of the full replacement value of your contents or full rebuilding cost of your buildings, we will only be able to settle claims at the percentage you are insured for.

For example, if the value shown on your schedule only represents 70% of the full replacement value (contents) or full rebuilding cost (buildings) then we will not pay more than 70% of your claim.

- 2** You must tell us as soon as reasonably possible if your circumstances change or if any of the information shown in your proposal form, statement of fact or schedule changes during the period of insurance.

Please see your policy booklet for details of changes we need to know about.

Features and benefits

Contents standard cover

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 persons, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes (causes 1–11 in the policy booklet).

Cover is provided up to £2,000 for any one valuable and £10,000 for any one total claim for valuables.

Your schedule will show these limits or the revised limits if these have been increased.

Money in the home is covered up to £250.

Accidental loss of oil or metered water up to £1,000.

Rent or alternative accommodation up to £10,000 for you and your domestic pets.

Loss or damage to frozen food due to a change in temperature or contamination by refrigerant fumes.

Digital assets up to £500.

Theft from outbuildings up to £500.

Liability to domestic employees up to £10,000,000.

Tenant's liability up to £4,000. Only applicable if the insured property is rented.

Public liability insurance up to £2,000,000. Including damage arising from your occupation of the insured property (but not its ownership).

Features and benefits *continued*

Personal possessions

Loss or damage to personal possessions anywhere in the world. Please refer to policy booklet for full details of cover available.

Theft if items from a motor vehicle covered up to £500.

Cover is provided up to £2,000 or the unspecified personal possessions sum insured (whichever is lower) for any one item.

Cover is provided up to £400 or the unspecified personal possessions sum insured (whichever is lower) for any one pedal cycle.

Cover for money up to £250.

Buildings standard cover

Loss or damage caused by storm, flood, escape of water (e.g. from burst pipes or tanks) or oil, 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 the policy booklet).

Alternative accommodation or loss of rent up to £80,000.

Property owner's liability up to £2,000,000.

Home Assistance

Cover under this section is underwritten by Inter Partner Assistance SA (IPA) which is fully owned by the AXA Assistance group.

Provides free advice and access to a network of approved tradesmen and enables repairs in the event of an emergency that would render the property unsafe, insecure or would lead to further damage to the property.

Cover under this section is limited to £1000 per emergency.

Family Legal Protection

Cover under this section is managed and provided by Arc Legal Assistance and underwritten by Inter Partner Assistance SA which is fully owned by the AXA Assistance group.

Legal costs and expenses up to £50,000.

Significant or unusual exclusions or limitations

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

General exclusions

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

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.

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 your home.

Exclusions under contents standard cover

Vehicles or craft or liability from the use of vehicles or craft. See policy booklet for what we mean by vehicles or craft.

Loss or damage caused by chewing, scratching, tearing or fouling by domestic animals.

Liability arising from any trade, business, profession or employment.

Loss or damage to valuables, money, business equipment left in the open within the boundaries of the home.

Accidental damage to any items unless contents plus accidental damage cover has been included.

Temporary removal of any items from the home.

Exclusions under contents standard cover and buildings standard cover

Loss or damage occurring after the insured property has been unoccupied or unfurnished (see policy booklet for definitions of unoccupied and unfurnished) by theft, malicious people, and escape of water or oil.

Escape of water – Loss or damage caused by sinks and baths overflowing as a result of the taps being left on.

This exclusion does not apply if you have chosen Buildings plus accidental damage and Contents plus accidental damage.

Significant or Unusual Exclusions or Limitations *continued*

Exclusions under personal possessions

Theft from an unattended motor vehicle unless the personal possessions are in a boot or glove compartment concealed from view and the vehicle is locked.

Theft from an unlocked hotel room.

Exclusions under Home Assistance

No cost or repairs are payable unless notified through the 24 hour claims service telephone number.

Claims made under the policy for the first 14 days unless renewing an existing policy.

Failures of boilers or heating systems that have not been inspected or serviced by a qualified person within the 12 months prior to the claim.

Any system, equipment or facility which has not been properly installed or which is faulty or inadequate as a result of any manufacturing or design fault.

Loss or damage arising from circumstances known to you prior to the start date of this insurance.

Any loss or damage to your property as a result of the emergency.

Any cost relating to the attempted repair by you or your own contractor.

Any emergency in a property which has been unoccupied for more than 30 consecutive days.

Exclusions under Family Legal Protection

Claims for breach of employment contract occurring within 90 days after this insurance was first purchased.

Claims for nuisance or trespass occurring within 180 days after this insurance was first purchased.

Claims for legal costs that insurers have not agreed to in advance.

Damages, interest, fines or costs awarded against you in a criminal court.

Defending legal actions arising from anything you did deliberately or recklessly.

Constructing buildings or altering their structure.

Policy details

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

0330 024 6861

Home Assistance

0330 024 6849

For all other claims, please contact

0330 024 6842

Making a complaint

Any complaint you may have should in the first instance be addressed to the claim office, your Insurance Agent or you can write to the customer relations department of AXA Insurance.

In the case of Family Legal Protection Arc Legal Assistance or for Home Assistance to AXA Assistance SA which are dealt with separately in your policy booklet.

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 policy booklet.

Financial Services Compensation Scheme (FSCS)

Both AXA Insurance UK plc and Inter Partner Assistance SA 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 their 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 on the FSCS website www.fscs.org.uk or by calling 0800 678 1100.

Online Dispute Resolution (ODR)

The European Commission has also provided an Online Dispute Resolution service for logging complaints. To use this service please go to: <http://ec.europa.eu/odr>

**This document is available
in other formats.**

If you would like a Braille, large
print or audio version, please contact
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www.axa.co.uk

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