

Home Insurance

Your policy
summary /

AXA Extra



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Policy summary

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.

Type of insurance cover

Home insurance for private residences. This insurance provides cover for contents and/or buildings.

It may be optionally extended to include, accidental damage and personal possessions. Please refer to your schedule for your selected cover.

Policy conditions

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

- 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.

- 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 £15,000 for any one valuable and £30,000 for any one total claim for valuables.

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

Cover up to £5,000 for business equipment including up to £500 of business stock.

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

Loss or damage to plants and trees (by causes 1, 3, 6 & 7) up to £500 and contents in the open (by causes 1 & 3–11) up to £1,000.

Contents removed from the insured property to college or university halls of residence up to £2,500 for theft.

Rent or alternative accommodation up to a maximum of £15,000 for you and your domestic pets.

Your contents sum insured is automatically increased by £7,500 in respect of gifts and provisions for the 30 days before and after a special event you or your family are celebrating.

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

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

Tenant's liability up to £15,000. 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 wording for full details of cover available.

Cover is provided up to £10,000 or the unspecified personal possessions sum insured (whichever is lower) for any one item.

Cover is provided for money up to £750 and for items (other than pedal cycles) left in a locked motor vehicle up to £1,000.

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 £200,000.

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

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 at the insured property.

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.

Exclusions under personal possessions

Theft from an unattended motor vehicle unless the personal possessions are concealed from view and the vehicle is locked.

Theft from an unlocked hotel room.

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:
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 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 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.

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

If you would like a Braille, large
print or audio version, please
contact your Insurance Agent.

www.axa.co.uk

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