

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 provided by AXA Direct Insurance Services Limited and underwritten by AXA Insurance UK plc.

Your Family Legal Protection Policies 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 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
- Identity Theft

Your policy schedule will show which sections you have chosen.

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.

For the contract to be valid, all the information that you have given us must be true and complete to the best of your knowledge and belief. If the information you provide is incorrect then your insurance may not protect you in the event of a claim.

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 or

£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	£500,000	£1,000,000
Replacing Locks	£500	£1,000
Trace & Access	£5,000	£5,000
Alternative Accommodation	£50,000	£100,000
Property Owner's Liability	£2,000,000	£2,000,000
Buildings Accidental Damage (in addition to the above cover)		
Accidental damage to drains, pipes and cables	As per main limit	As per main limit
Accidental damage to fixed glass and bathroom fittings	As per main limit	As per main 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	£65,000	£85,000
Any one claim for valuables	£24,000	£35,000
Any one valuable item limit	£12,000	£12,000
Frozen Foods	As per main limit	As per main limit
Business equipment	£5,000	£7,500
Money	£500	£1,000
Credit Cards	£1,000	£2,000

Replacing Locks	£500	£1,000
Alternative Accommodation	£18,000	£25,000
Items in Garage/Outbuildings	£2,500	£5,000
Contents in the Garden	£1,500	£2,500
Digital Assets	£500	£500
Documents	£500	£500
Liability to domestic staff	£10,000,000	£10,000,000
Tenants Liability	£12,000	£12,000
Public Liability	£2,000,000	£2,000,000
Contents Accidental Damage (in addition to the above cover)		
Accidental leakage of metered water	As per main limit	As per main limit
Accidental leakage of oil	As per main limit	As per main limit
Accidental damage to mirrors and glass breakage	As per main limit	As per main limit
Accidental damage to electrical goods	As per main limit	As per main limit
Personal Possessions		
Sum Insured	£1,500 - £25,000	£1,500 - £25,000
Money	£500	£500
Credit Cards	£1,000	£1,000
Single Item Limit	£10,000	£10,000
Bicycle Cover		
Accidental loss or damage	£2,500	£2,500
Limit per bicycle	£1,000	£1,000
Student Cover		
Accidental loss or damage	£5,000	£5,000
Limit per bicycle	£500	£500
Single Item Limit	£1,000	£1,000
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	£1,000	£1,000

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.		
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.	£50,000	£50,000
Identity Theft		
Legal fees and expenses as part of a resolution service for a customer that has experienced or believes they may have experienced identity theft. The identity theft helpline is confidential and provides preventative advice.	£50,000	£50,000

Significant or unusual exclusions or limitations	
General	Where located?
You will be required to pay an amount of each claim, known as the excess . For details of the excesses on your policy, please refer to your Policy Schedule	Policy Schedule
Buildings and Contents	
Loss or damage, occurring whilst the home is being left unoccupied or unfurnished (see definitions document), malicious people, escape of water or oil, theft, mirrors, fixed glass and sanitary ware	Policy Wording and Definitions
Buildings	
Accidental breakage of fixed glass in windows, fixed sanitary ware and bathroom fittings where standard policy chosen	Policy Wording
Accidental damage to underground pipes and cables including the necessary costs to find the source of the damage to the home	Policy Wording
Contents	
Valuables in the home limited as defined above	Policy Schedule
Any one valuable in the home as defined above	Policy Schedule
Watercraft (e.g. windsurfers and sailboards) and	Policy Wording

mechanically propelled vehicles (e.g. quad bikes and motorcycles) and any liability arising from them	
Accidental damage does not include chewing, scratching, tearing and fouling by domestic pets	Policy Wording
Personal liability arising from business profession or employment	Policy Wording
Accidental breakage of or damage to fixed glass in furniture, mirrors, hobs and entertainment equipment not included in standard Contents	Policy Wording
Personal Possessions	
No cover for bicycles under Personal Possessions (bicycle cover can be purchased as a separate option)	Policy Wording
Bicycle Cover	
No cover for bicycles when left unsecured	Policy Wording
Student Cover	
No cover for theft not consequent upon forcible and violent entry or exit	Policy Wording
No cover for bicycles when left unsecured	Policy Wording
Home Assistance	
Costs arising from or in connection with circumstances known of prior to the start of cover.	Home Assistance 'what is not covered'
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 hours helpline in the first instance.	
Family Legal Protection	
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.	
Identity Theft	
Any identity theft connected to your business profession or occupation	Identity Theft 'what is not covered'

Automatic Renewals

This is an annually renewable policy. To ensure your cover continues, we will seek to automatically renew your insurance. This means that we will hold your payment details securely on our files so that we can collect your next renewal premium. You can change your payment details at any time. Each year we will send you an email and SMS in advance to remind you that this is happening. If you do not wish to renew your policy you should let us know via your AXA Account before your renewal date.

Your Online 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

If you are dissatisfied with the terms and conditions of your policy, you have the right to cancel the policy from its original start date within 14 days (the cooling off period) from the date you receive your documents in your 'AXA Account'. Cancelling your policy in this way will mean that you will not have been covered by us. We will return any premium paid (subject to an administration fee of £15 which will be imposed by AXA) provided no claims or accidents have occurred.

If you do not exercise your right to cancel within the 14 day cooling off period and provided no claims or accidents have occurred, you will be entitled to a refund of the premium paid, subject to a deduction for the time for which you have been covered. This will be calculated on a pro-rata basis for the period you have received cover. There will also be an additional charge of £25 (inclusive of Insurance Premium Tax).

Please refer to the 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, Personal Possessions and Buildings Claims 0844 874 0218
- Home Assistance 0844 874 0221
- Legal helpline and Family legal protection 0844 874 0232
- Identity Theft Helpline 0844 874 0223
- Email axadirecthome@axaclaims.com (enquiries about existing claims only)

**All 0844/0845 calls will be charged at your local rate from BT landlines. Calls from other networks or from outside the UK may vary.*

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 your policy year.

Should you fail to make your payment(s) in full and by the due date, we will seek to recover all monies and may:

- Charge you an administration fee for instalments rejected by your bank due to a cancelled instruction or insufficient funds
- Terminate your Consumer Credit Agreement
- Cancel your policy subject to our £25 cancellation fee
- Refuse to pay any pending claims on your policy/policies
- 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 to the value of your debt to cover costs incurred.

Making Yourself Heard

We have set out the following procedure to try and deal with your complaint as quickly and efficiently as possible.

If your complaint relates to your policy:

You should contact the AXA Home Help Team by [email](#)

If your complaint relates to a claim on your policy:

You should contact the AXA Home Claims Team by email to axadirecthome@axaclaims.com

If your complaint is one of the few that has not been resolved, contact the Director of Underwriting. If having raised your complaint with the Director of Underwriting remains unresolved, you may 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 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, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).