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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?

This is a home insurance policy. It provides cover for loss or damage to your private dwelling and/or Contents including personal possessions.



What is insured?

Loss of or damage to your Buildings and/or Contents including personal possessions caused by-

- ✓ Fire, smoke, lightning, explosion or earthquake
- ✓ Storm or flood
- ✓ Riot, civil commotion, strikes, labour and political disturbances
- ✓ Malicious damage
- ✓ Escape of water or oil
- ✓ Subsidence
- ✓ Theft or attempted theft
- ✓ Falling trees or branches
- ✓ Impact by aircraft, vehicle, train or animal

The policy also covers

Under the **Buildings Section** (if you have chosen this cover)

- ✓ Accidental damage to underground services
- ✓ Debris removal & rebuilding fees (up to 10% of the building sum insured)
- ✓ Breakage of fixed glass or sanitaryware
- ✓ Loss of rent receivable (up to 20% of the building sum insured)
- ✓ Replacement locks (up to £500)
- ✓ Finding a leak (up to £5000)
- ✓ Alternative accommodation (up to 20% of the building sum insured)
- ✓ Your legal liability to the public as the property owner and/or as occupier (if contents cover selected) up to £2,000,000

Under the **Contents Section** (if you have chosen this cover)

- ✓ Contents in the open (up to £1000)
- ✓ Money cover (up to £500)
- ✓ Credit card cover (up to £1000)
- ✓ Your legal liability to domestic employees up to £10,000,000
- ✓ Frozen Food up to £1000

For an additional premium cover can be extended to include-

- Accidental Damage to Buildings or Contents
- Personal possessions cover outside the home
- Loss or damage to pedal cycles
- Personal Accident
- Caravan cover



What is not insured?

The principle exclusions include:

- ✗ War and terrorism
- ✗ Wear and tear, rust, or anything that happens gradually
- ✗ Any act of fraud or collusion
- ✗ The first portion of any claim (known as an excess).
- ✗ The excess will depend on the type of loss, i.e.:
 - Escape of water £500
 - Subsidence £1000
 - All other claims (where an excess applies) £200 (discount available if additional voluntary excess accepted)



Are there any restrictions on cover?

- ! **Claims Retention** - Where we agree to pay your claim, we reserve the right to withhold up to 25% of the payment until repair, replacement or reinstatement works are completed and validated.
- ! A limit of 10% of the Contents sum insured applies to property kept in garages or outbuildings
- ! The single article limit for valuables is 5% of the Contents sum insured or £2000 (whichever is greater)
- ! Any claim for loss of valuables cannot exceed 1/3 of the Contents sum insured.
- ! Cover is restricted while the home is unoccupied or unfurnished for 40 days in a row or more.



Where am I covered?

- ✓ Within the insured property
- ✓ Cover is provided for contents temporarily removed from your home while anywhere in the United Kingdom, Republic of Ireland, the Isle of Man or the Channel Islands (up to 20% of the contents sum insured)
- ✓ If you have extended cover for personal belongings and valuables this is worldwide but restricted to 60 days outside of Europe



What are my obligations?

- The information you provide must be honest and accurate
- You must ensure the sums insured are adequate to cover the replacement costs of your property (to avoid the effects of under-insurance)
- You must keep your property in good order
- You must tell us if you move house or are carrying out structural alterations
- You must pay your premium
- All claims or incidents must be reported to us immediately
- You must tell us if you have been convicted of a criminal offence, an offence involving dishonesty or fraud or an offence against property



When and how do I pay?

Please ask your Broker about payment options



When does the cover start and end?

The cover will start on the date your application or renewal is accepted and will end one year later. This will be shown on your schedule.



How do I cancel the contract?

You must give your broker a written instruction.

If you cancel your policy within 14 days of purchase, we will refund your entire premium provided there are no claims.

If you cancel during the period of insurance, we will refund the premium (less an administration charge) on a proportionate basis provided there are no claims.

**AXA NI Home
Insurance**

