

Advantage Home

Policy Summary

This is a summary of cover available under the Advantage Home. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in the policy booklet, a copy of which is available from your insurance adviser or from AXA Insurance on request.

Advantage Home

Advantage Home is an annual household insurance contract underwritten by AXA Insurance UK plc.

Advantage Home offers a Buildings and Contents policy with Unlimited sums insured. By having Unlimited sum insured on Buildings and Contents you have the certainty that you will not be underinsured in the event of a claim.

The different sections or extensions of cover available are Buildings, Contents including Accidental Damage as standard and Specified Personal Belongings. The sections and extensions of cover you have chosen and the maximum claim limits are shown on your policy schedule. All Advantage Home policies automatically provide you with Legal Cover, Identity theft protection and Home Assistance cover.

Main benefits

If you have chosen Buildings cover, we will cover the structure of your home including, outbuildings, garages, garden walls, gates, fences, paths, drives, patios, carports, permanently fixed hot tubs or Jacuzzis and hard tennis courts against loss or damage from specified (for example – fire or flood), as summarized on the next page and detailed in your policy booklet.

If you have chosen Contents cover, we will cover your household goods and personal belongings that you or your family own or are legally responsible for against loss or damage from specific perils (for example – fire or theft), as summarized on the next page and detailed in your policy document.

Cover	Buildings	Contents	Standard Policy Limits	Where to find in your policy booklet
Buildings				
Buildings	✓	N/A	Unlimited sum insured	Section 1 - Buildings
Trace and access source of leak for escape of water and escape of oil	✓	N/A	Unlimited sum insured	Section 1 - Buildings
Property Owners Liability	✓	N/A	£5,000,000	Section 1 - Buildings
Removal of squatters	✓	N/A	£10,000 (in any period of insurance)	Section 1 - Buildings
Newly acquired fixtures	✓	N/A	25% of the maximum claim limit for Buildings shown on your policy schedule	Section 1 - Buildings
Contents				
Contents	N/A	✓	Unlimited sum insured	Section 2 - Contents
High-risk property	N/A	✓	£30,000 (can be increased on request) single item limit £5,000	Section 2 - Contents
Business equipment	N/A	✓	£10,000 (Limit for stock is £1,000)	Section 2 - Contents
Fine Art	N/A	✓	£15,000 single item limit	Section 2 - Contents
Money	N/A	✓	£5,000	Section 2 - Contents
Credit Cards	N/A	✓	£10,000	Section 2 - Contents
Public and personal liability	N/A	✓	£5 million	Section 2 - Contents
Students belongings	N/A	✓	The maximum claim limits shown on your schedule	Section 2 - Contents
Hole in one golf cover	N/A	✓	£500	Section 2 - Contents
Parents/Grandparents contents in a nursing/residential care home	N/A	✓	£2,500 (Limit for any one item £1,000)	Section 2 - Contents
Data replacement	N/A	✓	£2,500	Section 2 - Contents
Loss or damage to downloaded data	N/A	✓	£2,500	Section 2 - Contents
Specified personal belongings	N/A	✓	Your choice	Section 2 - Contents
Buildings and contents				
Replacement locks and keys	✓	✓	Up to the maximum claim limit for Buildings or Contents shown on your policy schedule	Section 1 Buildings and/or Section 2 - Contents
Rent and alternative accommodation	✓	✓	Reasonable & necessary within 24 months with maximum limit of £10,000 for domestic pets and horses	Section 1 Buildings and/or Section 2 - Contents
Cover automatically included				
Family legal protection	✓	✓	£75,000	Section 3 Family Legal protection
Identity theft protection	✓	✓	£75,000	Section 4 Identity Theft protection
Home Assistance	✓	✓	£1,000 including VAT	Section 5 – Home Assistance

Significant exclusions and limitations

Detail	What is not insured	Where to find info in your policy booklet
General policy conditions and exclusions applicable to all sections and extensions	We will not pay for the cost of replacing, recovering, remodeling or loss in value of undamaged items of a matching set. Property more specifically covered by another policy of insurance. Any criminal or deliberate act by you or your family. Your policy does not cover claims arising from wear and tear or gradual deterioration. It is your responsibility to keep your home in a good condition. Please read the general exclusions section for further details.	Policy conditions General policy exclusions
Buildings	Scorching, singeing, melting or damage caused by smoke that happens gradually over a period of time. Storm or flood damage to gates, hedges, fences or swimming pool covers. Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers and baths, as a result of taps being left on. Damage to pitch fibre drains caused by delamination (separation of the layers) or as a result of pressure applied to them by the weight of soil or other covering materials.	Section 1 - Buildings
Contents	Scorching, singeing, melting or damage caused by smoke that happens gradually over a period of time. Theft or attempted theft when your home or any part of it is lent, let or sublet to or occupied by someone who is not a member of your family, unless force causing damage to the main building of the home was used to get in or out of the building. Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen unless; <ul style="list-style-type: none"> - The item is kept in a locked covered boot or glove compartment - All access points of the vehicle are closed and locked - Any extra security systems are turned on; or - There is evidence that the forcible and violent entry took place. Damage from wear and tear, wet or dry rot or damage caused by chewing, scratching, tearing or fouling by domestic animals or pets. Loss or damage caused by rain or water entering the home as a result of faulty workmanship, poor maintenance or wear and tear.	Section 2 - Contents
Family Legal Protection	Legal costs & expenses that mount up before we accept a claim.	Section 3 – Family Legal Protection
Home Assistance	Goods or materials covered by a manufacturer's, supplier's and installer's warranty.	Section 5 – Home Assistance

Policy Excess

The following excesses apply (your policy schedule will show any voluntary or compulsory excesses that may also apply).

Buildings	Buildings Excess	Contents	Contents Excess
Causes 1-5,8-9 and 11-25	£100	Causes 1-6,8-13 and 18-44	£100
Subsidence (Cause 6)	£1,000	Escape of Water (Cause 7)	£250
Escape of Water (Cause 7)	£250	Liability and Unpaid Damages (Causes 14-17)	£0
Property Owners Liability (Cause 10)	£0	Unspecified Personal Belongings	£100

£50 excess except in relation to cover 8 Tax which is £150 for claims under Section 3 – Family legal protection. No excess applies if you make a claim under section 4 Identity theft or Section 5- Home Assistance

Cancelling the policy and the cooling-off period

You have 14 days from when **you** receive **your** policy documents or the commencement date of **your** policy, whichever is later, to write to **us** if **you** want to cancel **your** policy. This is known as a cooling-off period. If **you** cancel **your** policy during this period of time, provided **you** have not made a claim, **we** will refund **your** full premium. If any claim has been made during the period of cover provided, **we** will deduct the cost of any payments made from the refund due.

You may cancel **your** policy at any time after the cooling-off period by telephoning or writing to **us**. As long as **you** have not made a claim, **we** will refund **you** for the time that was left on **your** policy. If any claim has been made during the period of cover provided, **you** must pay the full annual premium and **you** will not be entitled to any refund.

We may cancel this policy at any time by sending **you** fourteen days' notice in writing where there is a valid reason for doing so. **We** will send the notice to the last known address **we** have for **you** and **we** will set out the reason for cancellation in **our** letter. Valid reasons may include but are not limited to:

- Changes to the information detailed on **your proposal form** or on a **statement of insurance** or **schedule** which may result in the risk no longer being acceptable to **us**.
- Where **we** suspect fraud on this or any other related policy.
- Where a misrepresentation has been made that means **we** no longer wish to provide cover.

As long as **you** have not made a claim, **we** will refund **you** for the time that was left on **your** policy. If any claim has been made during the period of cover provided, **you** must pay the full annual premium and **you** will not be entitled to any refund.

How to Make a Claim

Telephone the AXA Insurance helpline on 0330 024 8087. This claims helpline is open 24 hours a day, 365 days a year. If you wish to contact Lloyd & Whyte Ltd please call 01823 250700. Please have your policy details available. We can immediately confirm whether your policy covers you for the incident. Alternatively, you can write to us at the address at the bottom of this page.

Family Legal Protection

If **you** or **your** family are claiming for legal protection, please phone 0330 024 6861 between the hours of 9am - 5pm from Monday to Friday.

Under no circumstances should **you** or **your** family instruct a solicitor as **we** will not pay their costs and it could stop the claim from being covered.

- **We** will take details over the phone and send out a claim form which should be completed and returned.
- On receipt of the fully completed claim form **we** will assess the circumstances and make sure that the claim is covered. **We** cannot help if it is more likely than not that the dispute would be lost in court since it will not be possible to achieve the remedy being sought if that is the case.
- On acceptance of a claim **we** will arrange for a solicitor to quickly contact **you** or **your** family to progress the case. The solicitor will try to resolve the dispute without delay however matters cannot always be resolved quickly if the other side is slow to co-operate or a legal time table is decided by the courts.

What to do if you have a complaint

Should there ever be an occasion where **you** need to complain, **we** will sort this out as quickly and fairly as possible.

If **your** complaint is about the way **your** policy was sold to **you**, please contact **your** insurance agent to report **your** complaint.

If **you** have a complaint regarding **your** claim, please telephone **us** on the number shown in **your** claims documentation.

Alternatively, **you** can write to **us** at the address shown below or email **us** at customercare@axa-insurance.co.uk (please include **your** policy number and claim number if appropriate).

Head of Customer Relations
AXA Insurance, Civic Drive,
Ipswich IP1 2AN

Phone: 01473 205926
Fax: 01473 205101

Unless **your** complaint relates to Section 3 • Family Legal Protection then please write to

The Managing Director
Arc Legal Assistance Limited
PO Box 8921
Colchester
CO4 5YD

Phone: 0344 770 9000
Email: claims@arclegal.co.uk

If **your** complaint relates to Section 5 Home assistance then please write to

The Customer Relations Manager
Inter Partner Assistance SA
The Quadrangle
106 – 118 Station Road
Redhill
Surrey
RH1 1PR

Phone: 01787 815 913
Email: homeemergencycomplaints@axa-assistance.co.uk

Service standards

We will try to resolve **your** complaint by the end of the next working day. If **we** are unable to do this, **we** will write to **you** within five working days to either:

- Tell **you** what **we** have done to resolve the problem; or
- Acknowledge **your** complaint and let **you** know when **you** can expect a full response. **We** will also let **you** know who is dealing with the matter.

We will always aim to resolve **your** complaint within four weeks of receipt. If **we** are unable to do this **we** will give **you** the reasons for the delay and indicate when **we** will be able to provide a final response.

Financial Ombudsman Service

If **we** cannot resolve the differences between **us**, **you** may refer **your** complaint to the Financial Ombudsman Service. **You** can ask the Financial Ombudsman Service to review **your** complaint if for any reason **you** are still dissatisfied with **our** final response, or if **we** have not issued **our** final response within eight weeks from **you** first raising the complaint.

You can contact the Financial Ombudsman Service at the address below, however they will only consider **your** complaint once **you**'ve tried to resolve it with **us**.

Financial Ombudsman Service Exchange Tower
Harbour Exchange Square London
E14 9SR

Using this complaints procedure will not affect **your** legal rights.

Family Legal Protection

Your complaint may be more suitably handled by a comparable complaints scheme, the Legal Ombudsman Service. **You** can contact the Legal Ombudsman Service at: PO Box 6806, Wolverhampton WV1 9WJ. **You** can also contact them by telephone on 0300 555 0333 or email them at enquiries@legalombudsman.org.uk

Website: www.legalombudsman.org.uk

Using these services does not affect **your** right to take **legal** action.

Financial Services Compensation Scheme

We are covered by the Financial Services compensation Scheme (FSCS). If **we** cannot meet **our** obligations **you** may be entitled to compensation under the scheme. For this type of policy the scheme covers at least 90 % of any claim with no upper limit.

For further information see www.fscs.org.uk or telephone 020 7741 4100

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Taunton
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AXA Insurance UK plc

Registered Office – 5 Old Broad Street, London, EC2N 1AD, England.

AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the FCA's register by visiting the FCA's website at www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.