

**Company:** AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with registered number 202312.  
Registered address 5 Old Broad Street, London, EC2N 1AD, England.

**Product:** AXA Home Advantage

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 and policy.

## What is this type of Insurance?

Household Contents Insurance is designed to provide cover for loss or damage to your property.



### What is insured?

- ✓ Loss or damage to contents while in your home or while temporarily removed anywhere in the world up to the maximum claim limit
- ✓ Any one claim for High Risk Property up to maximum claim limit
- ✓ Any one High Risk Item up to £5,000
- ✓ Money up to £5,000 and Credit cards up to £10,000
- ✓ Business equipment up to £10,000
- ✓ Rent and alternative accommodation – reasonable and necessary costs for up to 24 months
- ✓ Accidental loss of metered oil or water up to £5,000
- ✓ Frozen food up to contents maximum claim limit
- ✓ Contents in garages and outbuildings up to maximum claim limit
- ✓ Parents/Grandparents contents in nursing home or residential care home – £1,000 per person, £2,500 any one year with no limit for any one item
- ✓ Compulsory Evacuation/ Alternative Accommodation up to £15,000
- ✓ Deeds and Documents up to £7,500
- ✓ Guest personal belongings - £5,000 with a maximum of £10,000 in any one year
- ✓ Weddings and civil partnerships/Religious Festivals/Birthday Benefits up to maximum claim limit for Contents
- ✓ Liability for domestic employees up to £10,000,000
- ✓ Tenants liability up to £15,000
- ✓ Occupiers and public liability up to £5,000,000
- ✓ Unpaid Damages up to £2,000,000
- ✓ Fatal injury up to £50,000
- ✓ Downloaded audio and visual files - £2,500
- ✓ Family Legal Protection up to £75,000 for advisers' costs for certain types of Legal action (s) as detailed in your policy booklet
- ✓ Home Assistance - £1,000 (inc VAT) per



### What is not insured?

- ✗ Loss or damage to gates and fences caused by storm or flood
- ✗ Loss or damage occurring after the home has been unoccupied or unfurnished (see policy booklet for definitions of unoccupied and unfurnished) by theft, malicious people and escape of water or oil
- ✗ Loss or damage from the Home if any part of it is occupied by anyone other than you, your family and friends or Guests unless there has been forcible and violent entry to, or exit from, the Home

#### Applicable to **Family Legal Protection**

- ✗ **Pre-inception incidents:** We won't cover events that started before the policy began.
- ✗ **Prospects of success:** We won't cover any legal action if there are not prospects of success. This is where the likelihood of winning is less than 50%.
- ✗ **Minimum amount in dispute:** We won't cover claims for Consumer Pursuit or Consumer Defence if the amount in dispute is less than £125 (plus VAT). We also won't cover claims where the amount in dispute is lower than the estimated advisers' costs to act for you.
- ✗ **Conflicts:** We will not cover any claims relating to disputes with anyone else insured under the policy nor any costs covered by another insurance policy.
- ✗ **Approved Costs :** We will not cover any advisers' costs or other costs and expenses incurred which have not been agreed in advance or are above those for which we have given our prior written approval

#### Applicable to **Home Assistance**

- ✗ Leaking or dripping taps
- ✗ External overflows, external guttering
- ✗ Burst or leaking flexible hoses

- ✓ Emergency call out
- ✓ £250 towards alternative accommodation costs and transport costs to if the property is uninhabitable due to the Emergency

- ✗ Failure or breakdown of the electricity , gas supply or gas leaks
- ✗ External water supply pipes
- ✗ Septic tanks and swimming pool installations
- ✗ Failure of boilers or heating systems that have not been inspected or serviced by a qualified person within the 12 months prior to your claim
- ✗ Boilers over 15 years old
- ✗ Boilers that are beyond economical repair
- ✗ Shared water/drainage facilities
- ✗ Any failure of electricity that affects only part of the property
- ✗ Descaling including power flushing or from damage caused by sludge
- ✗ Loss, damage to windows, doors or locks for outbuildings, garages and sheds
- ✗ Pests outside the main building
- ✗ LPG, Oil, warm air, solar and unvented systems or boilers over 60 Kw/hr



## Are there any restrictions on cover?

- ! You will need to pay an amount of each claim, known as the excess
- ! The compulsory excess is £100
- ! The subsidence, heave and landslip excess is a minimum of £1,000
- ! The escape of water excess is a minimum of £250
- ! 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
- ! Any loss or damage caused or allowed to be caused, deliberately, wilfully, maliciously, illegally or unlawfully by you or your family and friends or anyone lawfully in the home

### Applicable to **Family Legal Protection**

- ! **Excess:** You are responsible for the first £50 for any claim
- ! **Qualifying period:** There is a 180 day qualifying period for claims for Property Infringement. We will not cover any incidents arising within this time.
- ! **Your own advisers' costs:** Once court proceedings are issued, or in the event that a conflict of interest arises; you're welcome to use your own legal representative, but we won't cover any costs in excess of our

standard advisers' rates.

- ! **Withdrawn claims:** If you withdraw from the legal action without our consent, you're responsible for any advisers' costs.

Applicable to **Home Assistance**

- ! You may not claim if your property has been unoccupied for more than 30 consecutive days
- ! During any 12 month period no more than 3 claims



## Where am I covered?

- ✓ The cover provided is for private residences in England, Scotland, Wales, Channel Islands and Isle of Man



## What are my obligations?

- When you take out your policy you must provide true answers to all the questions we ask.
- You must tell us of any changes e.g. change of address, structural alteration to your home, if you intend to let your home or use it for any reason other than private residential purposes, your home will be unoccupied, if you or your family have been declared bankrupt or you or your family have received a police caution
- You must take reasonable steps to avoid injury and look after all the property insured to prevent loss or damage and maintain in good repair
- You must pay the premium on time
- If you make a claim
  - You must provide us with all relevant information about the claim to assist us in validating it
  - You should take steps to prevent further damage and not dispose of any damaged items or conduct permanent repairs as we may need to inspect the damage.



## When and how do I pay?

You can pay your premium as a one-off payment or in monthly instalments.



## When does the cover start and end?

This contract will start on the date you select when you purchase the policy and will end one year later.



## How do I cancel the contract?

- You can cancel this policy in the first 14 days of receipt of the policy documents or the start date, whichever is later. We will refund the full premium to you provided no claims have occurred.
- If you cancel within the cooling off period back to the start date you will not have had cover with us and we will refund the premium
- If you wish to cancel your policy after these first 14 days we will charge you for the period of risk covered
- You may cancel this Policy at any time by giving us prior written notice to Lloyd & Whyte, Affinity House, Bindon Road, Taunton Somerset TA2 6AA
- We will charge you for the period of risk we have covered and refund the remainder to you provided you have not made or intend to make a claim or if you are paying by instalments your instalments will end.