

**AXA Exclusive**

Information leaflet

# **Home Buildings and Contents Insurance**



December 2016

**redefining / standards**



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# Why choose AXA Exclusive?



For many people, standard insurance policies simply don't meet their needs. Changing lifestyles mean that they need more from their home insurance. Increasingly, customers need things like worldwide contents cover, cover for high value items, business equipment cover and generous levels of buildings and contents cover.

AXA Exclusive has been designed specifically following feedback from customers, so we are confident it can help protect your lifestyle.

## Features and benefits

### Policy features

### Benefits for you

#### Identity theft

##### Identity theft

With the increase in identity theft, AXA Exclusive provides a resolution service for customers who have or worry that they have experienced identity theft. The service is confidential, provides preventative advice and is backed by £50,000 of legal expenses insurance.

#### Contents

##### Contents sum insured

Contents cover up to £300,000 is available. Your contents are covered for accidental loss or damage while in your home or while temporarily removed anywhere in the world.

##### Valuables

We recognise that people have more and more expensive articles, and with this policy there is no need to specify or provide valuations for valuables unless they are worth more than £10,000. All jewellery and watches in the home with a combined value of over £25,000 must be kept in a safe, worn or be carried for full cover to be provided.

##### New acquisitions

Any new purchases you make up to £25,000 are automatically covered for additional peace of mind. You just need to contact your Insurance Intermediary within 30 days of making the purchase and pay any additional premium.

##### Frozen food

Cover for freezer contents is automatically included.

# Why choose AXA Exclusive? *continued*

This table provides only a brief summary of the AXA Exclusive cover available to you. For full details please refer to the policy booklet or ask your Insurance Intermediary.

## Features and benefits *continued*

| Policy features                    | Benefits for you  |
|------------------------------------|---|
| <b>Contents <i>continued</i></b>   |   |
| <b>Festivity cover</b>             | 10% extra contents cover for 30 days before and after recognised religious festivals and weddings. This automatic increase, which extends beyond just Christmas and weddings to suit a wider cultural audience, covers gifts, food and provisions for these events.   |
| <b>Student cover</b>               | This policy automatically includes cover for student belongings for students living in digs away from their home. This includes cover for Laptops, PCs, TVs, MP3 players, etc giving parents peace of mind while their children are at college or university. Students will be covered up to the contents sum insured, however there is a restriction of £5,000 for any claim relating to theft or attempted theft from their room in a college or university halls of residence. |
| <b>Visitors effects</b>            | Your visitors effects are automatically covered up to the value of £2,500.  |
| <b>Alternative accommodation</b>   | If your home cannot be lived in because of loss or damage covered by the AXA Exclusive policy, we provide cover up to 25% of the contents sum insured for rent or alternative accommodation for all your family including your family pets.   |
| <b>Lock replacement</b>            | Cover for replacing locks following theft of your keys is automatically included.   |
| <b>Garden plants and furniture</b> | Loss or damage to your plants and trees in the garden is automatically included up to the value of £1,000 for any one claim. Garden furniture is automatically covered up to the contents sum insured.  |
| <b>Home working</b>                | We recognise that many people work from home. With this in mind we allow cover to be included within the contents sum insured for business equipment up to £15,000 including up to £1,500 for business stock.   |
| <b>Credit card liability</b>       | If your credit card is stolen you are automatically covered up to £10,000 towards your liability.   |

## Features and benefits *continued*

| Policy features                                    | Benefits for you  |
|--|---|
| <b>Liability cover</b>                             | With the AXA Exclusive policy, cover is automatically included up to £2.5 million for your legal liability for accidental death, bodily injury or illness of a person or damage to property. This cover is increased to £10 million for legal liabilities towards your domestic employees.  |
| <b>Buildings</b>                                   |   |
| <b>Buildings sum insured</b>                       | Buildings cover up to £1.5m is available. You benefit from full accidental damage to your buildings. This is automatically included as standard for full peace of mind.   |
| <b>Trace and access</b>                            | You are automatically covered for accidental damage to underground pipes and cables and up to £5,000 towards the necessary costs in locating the source of the damage.  |
| <b>Other covers available</b>                      |   |
| <b>Family legal protection and Home assistance</b> | <p>Family legal protection provides a range of covers which can assist you in defending an action brought against you in respect of a prosecution for a motoring offence or it can be an action you bring against another person who has injured you, damaged your house or infringed your contractual employment rights.</p> <p>Home assistance provides you 24 hour access to approved contractors such as plumbers, electricians, locksmiths and carpenters for emergency repairs. We pay up to £1,000 towards the call out fees, parts and the costs of labour.</p> |

## Features and benefits *continued*

| Policy features                                 | Benefits for you   |
|---|--|
| <b>Standard benefits</b>                        |  |
| <b>Inflation protection</b>                     | To help provide protection against inflation, your buildings and contents sums insured will be index linked and reviewed each month.<br><br>No extra charge will be made for any increase until the renewal of your policy for this benefit. |
| <b>Free 24 hour Legal and Domestic helpline</b> | We realise that accidents and incidents don't only happen between 9 and 5. That's why we have set up a free 24 hour legal and domestic helpline to ensure there's someone to help you when you need it most.                                 |
| <b>Direct debit</b>                             | It is possible to spread the cost of your annual premium by using direct debit. Please ask your Insurance Intermediary for details.  |
| <b>Straightforward claims procedures</b>        | Our dedicated claims team do their utmost to speed up the process and take the stress out of making a claim. We are committed to dealing with each claim quickly and efficiently.  |

This table provides only a brief summary of the cover available to you. For full details please refer to the policy booklet or ask your Insurance Intermediary.

# Important information



## How much cover do I need?

We have put together this guide to help you.

### Buildings

Your sum insured should be enough to rebuild all the property covered in the same form, size, style and condition as new. This includes the home itself, fixtures and fittings, oil and gas tanks, cesspits, permanent swimming pools, tennis hard courts, walls, gates, fences, hedges, terraces, patios, drives, paths, car ports, garages and outbuildings.

The market value of your home is not a suitable guide. If in doubt, you should seek advice from a qualified surveyor. *Please refer to the Policy conditions on page 9 of this leaflet.*

### Contents

Your sum insured should be enough to replace as new all contents (other than fine art, antiques and collectables) kept in your home. For fine art, antiques and collectables the sum insured should be the cost you paid or current market value, whichever is the greater. *Please refer to the Policy conditions on page 9 of this leaflet.*

## Limits you need to be aware of

- There is a limit for valuables of 50% of the contents sum insured and a valuables and personal effects single article limit of £10,000 unless specified.
- There is a limit of £1,500 for money in the home and £500 for money outside the home.
- Theft or attempted theft of jewellery and watches from the home is limited to £25,000 unless in a locked safe or being worn or carried.
- Theft or attempted theft of personal effects, money and valuables whilst temporarily removed from the home is limited to £10,000 in total unless in a locked safe or being worn or carried.

## Security requirements

For some homes we may require or recommend certain security measures because of where your home is located and/or your chosen level of sum insured. More information is available in the Proposal/Statement of Fact or from your insurance intermediary.

## Definitions

Please see definitions below for what we mean by personal effects, valuables, money, business equipment and fine arts, antiques and collectables.

### **Business equipment**

All computers and equipment (excluding data) used for business, trade, profession or employment purposes which includes stock but excludes business money.

### **Fine art, antiques and collectables**

Works of art including pictures, paintings, drawings, etchings, photographs, prints, manuscripts, tapestries and rugs, porcelain, glass, sculptures, statues, collections of stamps, coins and medals and articles of gold silver or other precious metals. This does not include antique furniture, books, jewellery, furs and guns.

### **Money**

Coins and bank notes in current use, cheques, postal orders, postage stamps which are not part of a collection, trading stamps, premium bonds, saving stamps or certificates, luncheon vouchers, music book or similar tokens, money orders, travel tickets including season tickets, petrol coupons, gift tokens, phonecards, pre-booked event and entertainment tickets and electronic money cards.

### **Personal effects**

Clothes and items of a strictly personal nature likely to be worn used or carried, for example MP3 players, mobile phones, sports equipment and pedal cycles. It does not include valuables or money.

### **Valuables**

Jewellery (including costume jewellery) watches and fine art, antiques and collectables.



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# Policy summary



This policy summary does not contain full details and conditions of your insurance – you will find these in your policy booklet.

This policy is underwritten by AXA Insurance UK plc with the exception of the Home assistance and Family legal protection sections which are underwritten by Inter Partner Assistance S.A. which is fully owned by the AXA Assistance group.

## Types of insurance and cover

Home insurance for private residences.

This insurance provides cover for contents and/or buildings and identity theft.

You may also include cover for home assistance and family legal protection.

Your schedule will show which sections are in force.

We will pay up to the sum insured or limit shown within your policy booklet or on the schedule.

## Policy conditions

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

- 1 You must notify us as soon as possible if the full replacement value (contents) or the full rebuilding cost (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 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.

- 2 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.

## Policy summary *continued*

### Features and benefits

| Policy features   | Limits   |
|---|--|
| <b>Contents worldwide</b>   |  |
| Cover for accidental loss or damage to your contents while in your home or while temporarily removed anywhere in the world. Contents includes general furniture and furnishings electrical appliances personal effects money and valuables. | The contents sum insured shown in your schedule                    |
| New acquisitions of contents are automatically covered providing we are notified within 30 days of the date you acquired them.  | £25,000 per item   |
| Your contents sum insured is automatically increased in respect of gifts food and provisions for the 30 days before and after a religious festival and for you or your family's wedding or civil partnership.                               | 10% of the contents sum insured                                    |
| Accidental loss of metered water and domestic heating oil.  | £2,500   |
| Alternative accommodation for you your family and your domestic pets.   | 25% of the contents sum insured                                    |
| Replacement of locks following theft of keys to external doors or windows.  | Up to the contents sum insured                                     |
| Garden plants.  | £1,000   |
| An allowance within the contents sum insured for business equipment and business stock.   | £15,000<br>– business equipment<br>Including £1,500 business stock |
| Worldwide personal liability insurance including damage arising from your occupation of the insured property.   | £2,500,000   |
| Credit card liability as a direct result of it being stolen.  | £10,000  |
| Liability to domestic staff.  | £10,000,000  |

## Features and benefits *continued*

| Policy features   | Limits   |
|---|--|
| <b>Buildings</b>  |  |
| Loss or damage including accidental damage to the buildings.  | The buildings sum insured shown in your schedule |
| Alternative accommodation for you your family and your domestic pets.   | 25% of the buildings sum insured                 |
| Necessary trace and access costs towards finding the source of damage to the home.  | £5,000   |
| Property owner's liability.   | £2,500,000                                       |
| <b>Identity theft</b>   |  |
| Provides cover including legal fees and expenses. The service provides a resolution service for a customer that has experienced or believes they may have experienced identity theft. The identity theft helpline is confidential and also provides preventative advice.  | £50,000  |
| <b>Home assistance</b>  |  |
| Provides free advice and access to a network of approved contractors and provides cover for emergency repairs such as plumbing and drainage electricity supply central heating and roofing.   | £1,000   |
| The Home assistance service provides repairs in the event of an emergency that would render the home uninhabitable or creates a risk of loss or damage to the home and or any of your belongings.   |  |
| <b>Family legal protection</b>  |  |
| Provides a range of covers which can assist customers in defending prosecutions for instance a motoring offence or bringing actions against another who injured them damaged their house or infringed their contractual or employment rights. It covers legal costs and expenses and provides a legal helpline. | £50,000  |

# Policy summary *continued*

You can find full details of Significant or unusual exclusions or limitations where shown in the column on the right of the table

## Significant or unusual exclusions or limitations

| Exclusion or limitation   | Find full details                                      |
|---|--|
| <b>General</b>  |  |
| The standard excesses and any increased amount you have agreed to pay.  | Each section of the policy booklet or in your schedule |
| Riot or civil commotion outside the United Kingdom the Isle of Man or the Channel Islands confiscation sonic bangs radioactive contamination war risks terrorism reduction in market value date change pollution and contamination. | General exclusions                                     |
| <b>Contents worldwide</b>   |  |
| The limit for any one valuable or personal effect is £10,000 unless specified in your schedule.   | Contents worldwide<br>'What is the most we will pay'   |
| The limit for any one claim for total valuables will be 50% of the contents sum insured.  |  |
| Money is limited to £1,500 in the home and £500 outside of the home.  |  |
| Theft or attempted theft of jewellery and watches from the home is limited to £25,000 unless in a locked safe or being worn or carried.   |  |
| Personal effects and valuables removed from the home are restricted to £10,000 for theft unless they are being worn used or carried or in a locked room.  |  |
| Student belongings temporarily removed from the home to a room in a college or university halls of residence are limited to £5,000 in respect of theft or attempted theft.  |  |

## Significant or unusual exclusions or limitations *continued*

| Exclusion or limitation   | Find full details   |
|---|---|
| <b>Contents worldwide <i>continued</i></b>  |   |
| The stone settings of any item of jewellery over £5,000 in value must be examined by a jeweller once every three years and any defect remedied immediately.                     | General condition 5   |
| Watercraft (e.g. windsurfers and sailboards) and mechanically propelled vehicles (e.g. quad bikes and motorcycles) and any liability arising from them.                         | Contents worldwide 'What items are not covered'                             |
| Theft from an unattended motor vehicle unless the items are hidden from view and the vehicle is locked.   | Contents worldwide Cover 1 Loss and accidental damage 'What is not covered' |
| Loss or damage occurring while the home has been unoccupied or unfurnished (see definitions within the policy) caused by malicious people escape of water or theft.             |   |
| Chewing scratching tearing or fouling by domestic animals.  |   |
| Damage caused by any gradually operating cause or wear and tear.  |   |
| Personal liability arising from any trade business profession or employment.  | Contents worldwide Cover 10 Personal liability 'What is not covered'        |
| <b>Buildings</b>  |   |
| Chewing scratching tearing or fouling by domestic animals.  | Buildings Cover 1 Loss and accidental damage 'What is not covered'          |
| Loss or damage occurring while the home has been unoccupied or unfurnished (see definitions within the policy) to fixed glass and by malicious people escape of water or theft. |   |
| Damage caused by any gradually operating cause or wear and tear.  |   |



## Policy summary *continued*

### Significant or unusual exclusions or limitations *continued*

| Exclusion or limitation  | Find full details                        |
|--|--|
| <b>Identity theft</b>  |  |
| Any identity theft connected with your business profession or occupation.  | Identity theft<br>'What is not covered'  |
| <b>Home assistance</b>   |  |
| Failures of boilers or heating systems that have not been inspected or services by a qualified person within the 12 months prior to the claim.             | Home assistance<br>'What is not covered' |
| Any system, equipment or facility which has not been properly installed or which is faulty or inadequate as a result of any manufacturing or design fault. |  |
| Loss or damage arising from circumstances known to you prior to the start date of the insurance.   |  |
| Any loss or damage to your property as a result of the emergency.  |  |
| Any cost relating to the attempted repair by you or your own contractor.   |  |
| Any emergency in a property which has been unoccupied for more than 30 consecutive days.   |  |
| No cost or repairs are payable unless notified through the 24 hour claims service telephone number.  | Home assistance<br>'General conditions'  |
| Claims made under the policy for the first 14 days unless renewing an existing policy.   |  |

## Significant or unusual exclusions or limitations *continued*

| Exclusion or limitation   | Find full details                             |
|---|---|
| <b>Family legal protection</b>  |   |
| Claims for breach of employment contract occurring within 90 days after this insurance was first purchased. | Family Legal Protection 'What is not covered' |
| Claims for nuisance or trespass occurring within 180 days after this insurance was first purchased.         | Family Legal Protection 'What is covered'     |
| Claims for legal costs that insurers have not agreed to in advance.   | Family Legal Protection 'General exclusions'  |
| Damages, interest, fines or costs awarded against you in a criminal court.                                  |   |
| Defending legal actions arising from anything you did deliberately or recklessly.                           |   |
| Constructing buildings or altering structure.   |   |

# Policy summary *continued*

## 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:

Family legal protection      **0330 024 6861**

Home assistance              **0330 024 6849**

Identity theft                  **0330 024 8687**

For Contents worldwide  
and Buildings claims  
please contact              **0330 024 6843**

## 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.

In the case of Family Legal Protection Arc Legal Assistance or for Home Assistance to AXA Assistance SA which are dealt with separately in your policy booklet.

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](http://www.fscs.org.uk) or by calling 0800 678 1100.

## Online Dispute Resolution (ODR)

The European Commission has also provided an Online Dispute Resolution service for logging complaints. To use this service please go to: <http://ec.europa.eu/odr>

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

If you would like a Braille, large  
print or audio version, please  
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**[www.axa.co.uk](http://www.axa.co.uk)**

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