

Home Insurance

Your policy
summary

AXA Advanced



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redefining / standards



Why choose AXA Advanced?

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 require cover for high value items, business equipment cover and generous levels of buildings and contents cover.

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

This information booklet has been designed to provide a brief summary of the cover available to you.

For full details please refer to the policy booklet or ask your Insurance Agent.

How much cover do I need?

We have put together this guide to help you.

Buildings

If you have chosen to insure your buildings, we will pay the cost to reinstate your buildings without any deduction for wear and tear, provided the buildings have been maintained in a good state of repair.

Contents

Your chosen 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 'General conditions' on page 11 of the policy booklet and 'How we settle claims' on page 16 of the policy booklet for full details.



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.

It may also be optionally extended to include Home assistance and Family legal protection.

Please refer to your schedule for your selected cover.

Features and benefits

Policy features	Limits
Contents worldwide	
Cover for accidental loss or damage to your contents while in your home or while temporarily removed anywhere in the world up to the sum insured shown in your schedule.	Up to the contents sum insured shown in your schedule
Any one claim for valuables (including fine art, antiques and collectables).	Up to the limit shown in your schedule
Any one item of valuables or personal effects.	£15,000 per item unless specified
New acquisitions of contents are automatically covered providing we are notified within 30 days of the date you acquired them.	Up to £25,000 per item
We will automatically increase the contents sum insured for gifts, food and provisions during the period 30 days before and 30 days after a special event you or your family are celebrating.	Up to 10% of the contents sum insured
Accidental loss of metered water and domestic heating oil.	Up to £5,000
Alternative accommodation for you, your family and your domestic pets and horses.	Up to 3 years
Loss or damage to money.	Up to £2,500
Business equipment and business stock kept in the home.	Up to £15,000 for – business equipment Up to £2,500 for business stock
Personal liability insurance.	Up to £5,000,000
Liability to domestic staff.	Up to £10,000,000

Policy features	Limits
Buildings	
Loss or damage including accidental damage to the buildings.	The cost to reinstate your buildings
Alternative accommodation for you, your family and your domestic pets and horses.	Up to 3 years
Necessary trace and access costs towards finding the source of damage to the home.	Up to £15,000
Property owner's liability.	Up to £5,000,000
Home assistance	
Provides access to a network of approved contractors and the cost of emergency repairs such as plumbing and drainage, electrical supply, central heating and roofing. <i>Your schedule will show if you have chosen this cover.</i>	Up to £1,000
Family legal protection	
Provides a range of covers which can assist customers in defending prosecutions for 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. <i>Your schedule will show if you have chosen this cover.</i>	Up to £100,000

Significant or unusual exclusions or limitations

Exclusion or limitation	Find full details
General	
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.	In the policy booklet under 'General exclusions'
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 and its contents.	
Any loss or damage caused, or allowed to be caused, deliberately, wilfully, maliciously, illegally or unlawfully by you or your family or anyone lawfully in the home.	
Contents worldwide	
Theft or attempted theft of items from any unattended vehicles or craft is limited to £15,000.	In the policy booklet under the Contents worldwide section 'What is the most we will pay?'
Theft or attempted theft of items from a hotel room is limited to £15,000.	
Theft or attempted theft of any items left unattended by you, your family or an authorised person whilst removed from the home. Limited to £15,000 unless they are in a bank or safe deposit facility or they are removed to any residence where you or your family are working or temporarily living anywhere in the world (except from a hotel room).	
Loss or damage to or any liability from the use of any vehicles or craft.	In the policy booklet under the definition of contents
Loss or damage to business equipment (including stock) removed from the home.	In the policy booklet under Contents worldwide Cause 1 - Loss and accidental damage - 'What is not covered'
Theft or attempted theft of items from an un-locked hotel room	
Theft from any vehicles or craft unless all windows and doors are closed and all doors and other openings are securely locked and, all reasonable precautions have been taken to conceal the items from view.	
Chewing scratching tearing or fouling by domestic animals.	
Loss or damage while the home is unoccupied or unfurnished for more than 60 consecutive days caused by malicious people, theft or attempted theft, escape of water or escape of oil.	
Personal liability arising from any trade business profession or employment.	In the policy booklet Contents worldwide Cover 20 Personal liability - 'What is not covered'

Exclusion or limitation	Find full details
Buildings	
Loss or damage while the home is unoccupied or unfurnished for more than 60 consecutive days caused by malicious people, theft or attempted theft, escape of water or escape of oil.	In the policy booklet under Buildings Cover 1 - Loss and accidental damage - 'What is not covered'
Chewing, scratching, tearing or fouling by domestic animals.	
Loss or damage arising from the alteration or extension of the buildings	
Loss or damage arising from faulty workmanship, defective design or use of defective materials.	
Home assistance	
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.	In the policy booklet under Home assistance - 'What is not covered'
Boilers over 15 years old.	
Replacement of boilers, cylinders, tanks, radiators, kitchen appliances and sanitary ware.	
Any cost relating to the attempted repair by you or your own contractor.	
Any emergency in a property that has been unoccupied for more than 30 consecutive days.	
LPG fuelled, oil fired, warm air, solar and un-vented heating systems or boilers with an output over 60 kWh.	
No cost or repairs are payable unless notified through the 24 hour claims service telephone number.	In the policy booklet under Home assistance - 'General conditions'
During any 12 month period we will not be responsible for more than 3 claims.	

Exclusion or limitation	Find full details
Family legal protection	
Claims for breach of employment contract occurring within 90 days after this insurance was first purchased.	In the policy booklet under Family legal expenses - Cover 3 - What is not covered
Claims for nuisance or trespass occurring within 180 days after this insurance was first purchased.	In the policy booklet under Family legal expenses - Cover 4 - Property infringement
Claims for legal costs that insurers have not agreed to in advance.	In the policy booklet under 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 details

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 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 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 contact your insurance adviser.

www.axa.co.uk