

# your right / to know



keyfacts<sup>®</sup>

A summary of our home  
insurance policy

NI August 2010

redefining / standards



If you need to make  
a claim, please  
call our 24-hour  
claims helpline on:

**0845 828 2823**

## a summary / of our home insurance policy



We know that insurance can be a complicated business and it's essential that you make the right choices for you and your home. This document is here to help and we use plain English to make it easy to follow.

This document is a summary of your policy cover. It explains, as clearly as we can, what you are covered for and what you are not covered for. It does not replace the policy. When you take out a home insurance policy we recommend that you read the full policy document and schedule together. You can then make sure that the product meets your needs.

If you have any questions now or in the future, please contact your Broker (if any) or us.

A handwritten signature in blue ink, appearing to read 'John O'Neill'.

John O'Neill  
Chief Executive

first  
things  
first

Our home policy  
can protect you  
against loss and  
damage to your  
buildings, contents,  
personal belongings  
and valuables.

## our policy at a glance /

this is a summary of policy features and benefits.

Policy section	What is covered?	What you are covered for:	Extra cover we include as standard	Significant exclusions and limits
<b>A – Buildings</b>	<p>We will cover:</p> <ul style="list-style-type: none"> <li>• your home and its walls, drives and patios;</li> <li>• permanent fixtures and fittings such as kitchen units, bathroom fittings and fitted wardrobes; and</li> <li>• outbuildings including sheds and garages.</li> </ul>	<p>We will insure you against:</p> <ul style="list-style-type: none"> <li>• fire;</li> <li>• storm or flood;</li> <li>• water or oil escaping;</li> <li>• theft;</li> <li>• malicious acts; and</li> <li>• subsidence</li> </ul> <p>We will include accidental damage free of charge if you buy accidental damage cover for your contents.</p>	<p>We will also cover:</p> <ul style="list-style-type: none"> <li>• accidental damage to cables and underground pipes and septic tanks;</li> <li>• accidental breakage of windows or sanitaryware;</li> <li>• the cost of alternative accommodation while insured repairs are being carried out and your home is unfit to live in (up to 20% of your buildings sum insured);</li> <li>• replacing locks if the keys are accidentally lost or stolen (up to £500); and</li> <li>• the cost of finding a leak (up to £5,000).</li> </ul>	<ul style="list-style-type: none"> <li>• We will not pay the first £50 of any claim (known as an excess). For subsidence claims we will not pay the first £1,000.</li> <li>• For escape of water claims we will not pay the first £200.</li> <li>• We will not cover loss or damage caused by theft or attempted theft, malicious damage or water or oil escaping if your home has not been lived in for more than 60 days in a row.</li> <li>• We will not cover loss or damage caused by theft, attempted theft or malicious damage by people legally in your home.</li> <li>• We will not cover storm and flood damage to felt roofs over 5 years old unless you can prove that the roof has been inspected by a professional builder every 3 years.</li> <li>• We will not cover loss or damage caused by water escaping from shower units and baths through seals or grouting.</li> <li>• If you select our Premier Home policy you must tell us immediately if the rebuilding cost of your home exceeds £500,000</li> </ul>
<b>C – Contents</b>	<p>We will cover:</p> <ul style="list-style-type: none"> <li>• house goods including nonpermanent fixtures and fittings like carpets and curtains;</li> <li>• personal belongings in the home shed and garage up to 10% of the contents sum insured;</li> <li>• valuables such as jewellery, fine art, articles of gold and silver, watches, furs, collections of stamps, coins and medals; and</li> <li>• business property such as office furniture, furnishings, office equipment including documents and computer equipment.</li> </ul>	<p>We will insure you against:</p> <ul style="list-style-type: none"> <li>• fire;</li> <li>• storm or flood;</li> <li>• water or oil escaping;</li> <li>• theft;</li> <li>• malicious acts;</li> <li>• subsidence; and</li> <li>• accidental damage can be included for an extra premium.</li> </ul>	<p>We will also cover:</p> <ul style="list-style-type: none"> <li>• accidental damage to TV's, video, audio and home computer equipment up to £2,000 per item;</li> <li>• contents temporarily removed to another home (up to 20% of your contents sum insured);</li> <li>• contents in the open up to £1,000;</li> <li>• accidental loss of oil or metered water up to £1,000;</li> <li>• visitor and employee possessions up to £1,000;</li> <li>• freezer contents up to £1,000 (see section E of your policy book);</li> <li>• accidental loss of money anywhere in the world up to £500 and misuse of a credit card up to £1,000. (see section G of your policy); and</li> <li>• an automatic increase in cover for weddings and seasonal gifts (up to 10% of the contents sum insured).</li> </ul>	<ul style="list-style-type: none"> <li>• We will not cover the first £50 of any claim (known as an excess).</li> <li>• For escape of water claims we will not pay the first £200.</li> <li>• We will not cover loss or damage caused by theft or attempted theft, malicious damage or water or oil escaping if your home has not been lived in for more than 60 days in a row.</li> <li>• We will not cover loss or damage caused by theft, attempted theft or malicious damage by people legally in your home.</li> <li>• The most we will pay for valuables in your home is 5% of the contents sum insured or £2,000, whichever is greater for any one item unless we say otherwise in your policy schedule.</li> <li>• The most we will pay for any one claim for valuables is 1/3 of the contents sum insured unless we say otherwise in your policy schedule.</li> <li>• If you select our Premier Home policy you must tell us immediately if the value of contents in your home exceeds £50,000.</li> </ul>

## our policy at a glance /

this is a summary of policy features and benefits.

Policy section	What is covered?	What you are covered for:	Extra cover we include as standard	Significant exclusions and limits
<b>C - Liability</b>	<p>We will cover:</p> <ul style="list-style-type: none"> <li>• your legal liability to others; and</li> <li>• your legal liability to domestic employees.</li> </ul>	<p>We will insure you against:</p> <ul style="list-style-type: none"> <li>• your legal liability to others up to £2,000,000; and</li> <li>• your legal liability to domestic employees up to £10,000,000.</li> </ul>	None	<p>We will not cover:</p> <ul style="list-style-type: none"> <li>• your liability from carrying out any trade business or profession;</li> <li>• your liability arising from using any mechanically-propelled vehicle; or</li> <li>• your liability arising from you owning or using dogs termed as dangerous under the Dangerous Dogs Acts.</li> </ul>
<b>D - Personal belongings and valuables</b>	<p>We will cover:</p> <ul style="list-style-type: none"> <li>• items that you normally take out of the home or on holiday such as jewellery, cameras and sports equipment.</li> </ul>	<p>We will insure you against:</p> <ul style="list-style-type: none"> <li>• any loss or damage anywhere in Europe and for up to 60 days elsewhere in the world.</li> </ul>	None	<p>We will not cover:</p> <ul style="list-style-type: none"> <li>• property normally used for business purposes;</li> <li>• money; and</li> <li>• contact lenses.</li> </ul>
<b>F - Pedal cycles</b>	<p>We will cover:</p> <ul style="list-style-type: none"> <li>• pedal cycles used for domestic use.</li> </ul>	<p>We will insure you against:</p> <ul style="list-style-type: none"> <li>• any loss or damage anywhere in Europe and for up to 60 days elsewhere in the world.</li> </ul>	None	<p>We will not cover:</p> <ul style="list-style-type: none"> <li>• loss or damage by theft or attempted theft unless securely locked or contained in a building.</li> </ul>

# Important things you should know

## Caravan and personal accident insurance

We can also provide cover for caravan and personal accident insurance for an additional charge. Please see your policy document for details of cover.

## How long the policy lasts

Your policy will run for 12 months from the date and time shown on the schedule. If we agree to provide cover for less than 12 months, the schedule will show when your policy ends.

## Cooling-off period

If you are unhappy with your new policy, you can cancel it within 14 days by giving notice in writing. If there has been no claim or incident likely to give rise to a claim you will receive a refund based on the number of days that you were not insured.

## Cancelling your policy

To cancel your policy, you must let us know in writing and we will only charge you for the period you were covered.

## Our rights to cancel

If the company cancels your policy, we will send you 10 days' notice by registered letter to your last known address. We will only charge you for the period you were covered.

## The law and language of the contract

Both you and we can choose the law within the European Union which applies to the contract. We propose that the law of Northern Ireland will apply. The language used in the policy and any communications relating to it will be in English.

## No-claim discount and how it works

The maximum discount which you can earn is 30%. If you make a claim, you will lose any no-claim discount you have earned.

## Fraud

You are under a duty to tell us all facts likely to influence how we assess, and if we accept, your proposal. If you do not, we may cancel your policy, declare the contract to be void and refuse to pay any claim under the policy as well as any other rights we may have under the policy. It is in your own interest to mention these facts. If you are in any doubt whether certain facts are important, please ask us.

## Caring for you

There may be times when you feel you do not receive the service you expect from us. This is our complaints process to help you.

- For a complaint about your policy, write to AXA Insurance, Customer Care, Freepost Bel 2531, Belfast BT1 1BR. If you are unhappy with the way we have dealt with your complaint, you may be able to refer to: The Financial Service Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: (0845) 080 1800. Fax: (020) 7964 1001
- For a complaint about your claim, contact our claims action line on 0845 28 28 23. If we cannot sort out your complaint, you can contact our Customer Care Department on 0800 039 1970 or: e-mail: axacustomer@axa.ie.

## Our promise to you

- We will reply to your complaint within five working days.
- We will investigate your complaint.
- We will keep you informed of progress.
- We will do everything possible to sort out your complaint.
- We will use feedback from you to improve our service.



# questions, problems? /

## we're here to help

- As this is a quick guide to your policy it can't cover everything. There are other things you may be covered for and, of course, there are things you're not covered for. Your policy document explains everything.
- If you have questions or problems, contact your nearest AXA branch or your Broker.
- For help with claims, ring us on **0845 828 2823**.



Corporate member of  
Plain English Campaign  
Committed to clearer communication

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