



Issued by



AXA Insurance Limited, Wolfe Tone Street, Dublin 1.  
Registered in Ireland number 136155.

For your own security and to help us improve customer satisfaction, we may record or monitor phone calls.  
AXA Insurance Limited is regulated by the Financial Regulator and is obliged to comply with the insurance conduct of business rules issued by the Financial Services Authority.

AGNI047 03/08 (0513 AD)

Be Life Confident

# Relax

Holiday home insurance



NI

March 2008

Be Life Confident

# Relax

## Holiday home insurance



### What do I need?

Quality protection. We protect your holiday home and contents against a wide range of misfortunes including fire, storm, flood or a break-in.

An AXA Relax policy covering buildings and contents will provide cover for public liability claims made against you as a holiday home owner/occupier as well as actions brought by domestic employees.

### What are the standard features of Relax?

- We reward careful holiday home owners with reduced rates and a no claims discount.
- 'New for old' on most contents provided you insure your property for the full replacement cost.
- We provide a 24 hour help line which gives valuable advice and assistance following, for example, a burst pipe.
- You can pay your premium over monthly instalments (APR 17.04%, variable). This rate may vary if first repayments are made at intervals other than 30 days from the date of the agreement.

### What is not covered?

Your cover and any exclusions which may apply all depend on the type of insurance you wish to arrange. Please remember, an insurance policy is not a maintenance contract. Normal wear and tear is not covered. You are also responsible for the first £50 of a claim (except for subsidence where you are responsible for the first £1,000 of any claim).

### What about the cost?

Your premium depends on the location and the value of your property and the type of cover you require.

### The buildings sum insured

The buildings sum insured should represent the full cost of rebuilding your home if it was totally destroyed. It is important to remember that this is not the same as the market value of your home. When assessing the sum to be insured you should also

take into consideration other fixtures on your property such as outbuildings, walls, fences as well as interior fixtures like built-in kitchens and wardrobes. If you are unsure of the rebuilding cost you could ask a builder, architect or chartered surveyor to help you with the calculation. Otherwise you may find that you do not have enough cover and we may not be in a position to pay the full value of your claim.

### Insuring your contents

Your contents in the home are covered on a new for old replacement basis. This means that we will replace a lost or damaged item with a new one if possible. As a result, when you work out the amount of contents to be insured, you should consider the current cost of replacing them with new items of a similar standard. However, we will not replace as new some items such as clothes, furs, household linen, carpets over five years old, audio and computer equipment over three years old. Because of this you should make an allowance for wear, tear and loss in value. If you are under insured, new-for-old cover will not apply. We will pay claims after taking off an amount for wear, tear and loss in value.

### Important information for holiday home owners

For your protection we would like to draw your attention to the following conditions which would apply to your policy-

- From October to March each year, the water must be turned off at the mains. The water system must also be drained.  
**or** (if the water system is not turned off)
- The central heating must be left on at a constant temperature of 55 degrees fahrenheit or 13 degrees celsius.

### Any questions?

We welcome any queries which you may have. Please put these to your insurance broker (if any) or your local AXA branch. This is an outline of the many ways in which Relax can help you. It does not form part of the policy. As such, it does not describe all of the benefits available, nor does it show all of the limits and exclusions. Our policy document clearly sets out what is and is not covered. A specimen policy is available on request.