



NI March 2008

# Release

Buy-to-let insurance policy



Be Life Confident

## Useful phone numbers



### Claims

If you need to make a claim, please phone this number day or night.

**0800 28 28 23**

### Need emergency repairs?...

Ring our 24-hour SOS line and we'll give you advice and assistance.

**0845 399 5335**

## Welcome to your AXA investment property insurance policy

We are one of the largest insurance groups in the world.

You chose us because you need protection. You also want a level of service second to none and, if you need help with claims, we will be there when you need us most.

This is your policy document. It is the contract that we have made with each other. We appreciate insurance can be a complicated business so we have designed the layout to make it as easy as possible to follow and Plain English Campaign have checked the wording to make sure it is easy to follow.

Please read it carefully and if you have any questions, please contact your local AXA branch office or your insurance advisor (if any).

## Here to help

Please look out for the 'Here to help' mark. It will help you find your way around our policy document and let you know about important information.



**Here to help**

## Need to find something quickly?

Your policy schedule will show the cover you have chosen.

If the question is...	then look at page
My home has been damaged, what do I do?	38
What does claiming do to my premium?	11
How much of a claim do I have to pay?	14
If part of a matching set (for example, a three-piece suite) is destroyed, can I claim for a new set?	9
I discovered water marks on the ceiling, am I insured?	20



Here to help

## And if your question is one of these...

I'm thinking of buying another property, what do I do?

I'm thinking of extending the property, am I covered?

I want to change my cover, how do I do this?

Contact your broker (if any) or AXA branch office and they will help you.

## Contents of your policy

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## [ 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 0800 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 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.

## [ Your policy wording

This document and any endorsements that are included in it sets out your and our rights and responsibilities.

The insurer your contract is with is AXA Insurance Limited which is established in Ireland. Both you and we can choose the law within the European Union which will apply to the contract. We propose that Northern Ireland law apply.

The cover you have bought has many benefits to give you peace of mind. However, as with all insurance contracts, there will be circumstances where cover will not apply. These are shown in this document.

Please read your policy carefully and keep it in a safe place.

Your policy includes:

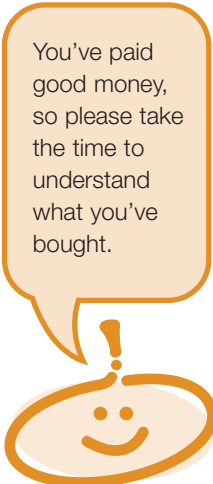
- the policy wording in this booklet;
- the schedule; and
- any endorsement that applies.

As long as you have paid or agreed to pay the premium and any further premium we may need, we will cover injury, loss or damage which happens during the period of insurance and provide insurance as described in the following pages for these sections you have chosen.

On behalf of AXA Insurance Limited



Chief Executive  
AXA Insurance Limited  
Registered number: 136155  
Registered Office: Wolfe Tone House, Wolfe Tone Street, Dublin 1



You've paid good money, so please take the time to understand what you've bought.

Here to help

# Definitions in this policy

Where we explain what a word means, that word will have the same meaning wherever it is used in the policy or schedule.



Here to help

The following words have the same meaning wherever used in the policy or schedule.

**We, our, us** – AXA Insurance Limited

**You, your** – the person named as the policyholder in the schedule.

**The schedule** – the schedule is part of your policy. It includes your details, the dates of insurance and the property insured.

**The period of insurance** – the period for which we have accepted your first or any further premium.

**Excess** – the first part of any claim which you have to pay.

**Endorsement** – an alteration to the terms of the policy.

**The buildings** – the private home shown in the schedule and the following if they form part of the property:

- a Domestic greenhouses, tennis hard courts, swimming pools, terraces, patios, drives, footpaths, walls, gates, fences, hedges and septic tanks, all within the boundaries of the land belonging to the private home.
- b Landlord's fixtures and fittings and decorations inside the home.

**Home** – a self-contained private house, bungalow, maisonette or a flat or apartment within a block of flats or complex.

**Unoccupied** – not lived in by you or any other person with your permission.

**Unfurnished** – does not contain enough furniture for normal living purposes.

**Employee means** –

- a any person under a contract of service or apprenticeship with you;
- b any person who is hired to or borrowed by you;
- c any labour master or person they have supplied;
- d any person supplied by a labour-only subcontractor;
- e any self-employed person working on a labour-only basis for you; or
- f any person on a work-experience or training scheme while working for you in connection with the business.

**Business** – owning or managing the building.

**Standard construction** – Built entirely of brick, stone or concrete and roofed entirely with slates, tiles or with concrete.

We explain other words elsewhere in the policy or schedule.

## Understanding your policy

We have designed our policy to help you to understand the cover provided. You will find these headings on many of the pages.

### What is covered

These sections are printed in black on a white background and give detailed information on the insurance provided.

### What is not covered

These sections are printed in an orange colour on a pale-orange background and draw your attention to what is not covered by your policy.



Here to help

## How we settle claims

You must tell us if the buildings and contents sums insured are not high enough. If you do not you may find that you do not have enough cover and we will not pay the full value of your claim.

We will decide to pay the cash value of the loss or damage or we may repair, reinstate or replace the lost or damaged property using one of our chosen suppliers. We will not reduce the sum insured or monetary limits if you make a claim.

We will take the appropriate excess from all claim payments we make.

### Matching sets and suites

We treat one item of a matching set of items or suite of furniture or sanitaryware or other bathroom fittings as a single item. We will pay you for individual damaged items but not for the other undamaged pieces.

However, we will pay for replacing undamaged parts of a bathroom suite if we cannot find replacements to the damaged parts.

### Will we take off an amount for wear and tear?

#### Buildings

We will pay either:

- a the cost of rebuilding or replacement; or
- b the cost of repair or restoration.

In each case we will make sure the buildings are to a condition equivalent or substantially the same but not better or more extensive than its condition when new.

If the sum insured on buildings at the time of the insured loss or damage is less than the cost of rebuilding as new, you will have to pay the difference. We will only pay our share of the loss or damage which the sum insured bears to the cost.

If we need to take off an amount for wear and tear, we will compare the cost of rebuilding the property as new, less the allowance for wear and tear with your

## How we settle claims continued

actual sum insured. We will only pay our share of the loss or damage which your sum insured bears to the cost of rebuilding.

The cost of rebuilding is not necessarily the market value of the property.

### Contents

We will pay either:

- c) the cost of repair; or
- d) the cost of replacement as new less an amount for wear and tear and loss in value.

If the sum insured on contents at the time of the insured loss or damage is less than the cost of replacing all the contents as new (less an allowance for wear and tear for clothing, linen, furs and carpets) you will have to pay the difference and we will only pay our share of the loss or damage which the sum insured bears to the cost.

If we need to take off an amount for wear and tear, we will compare the cost of rebuilding the property as new, less the allowance for wear and tear with your actual sum insured. We will only pay our share of the loss or damage which your sum insured bears to the cost of rebuilding.

### Other insurance policies

If any injury, loss or damage is covered by any other insurance, we will not pay more than our share.

## [ No-claims discount

For the purpose of working out the no-claims discount, a period of insurance is one continuous year between the beginning of the policy and the renewal date shown in your schedule or between consecutive renewal dates.

If you have consecutive periods of insurance with us without any incident which may give rise to a claim, we will reduce your premium when you renew the policy in line with our discount scale that applies at the renewal date. We will give you details if you need them.

If during a period of insurance incidents happen giving rise to claims under the policy, we will reduce the no-claims discount to 0%.

If we agree to transfer the interest of the policy to someone else, we will not transfer any no-claims discount earned.

Before you make a small claim, remember you could lose your no-claims discount. Please call us if you have any questions.



Here to help

# [ Inflation protection

Remember, insure your buildings for the replacement cost, **not** market value.



## Here to help

### Buildings

To help protect you against inflation, we will adjust the sum insured under the buildings section each month, in line with an appropriate index we have chosen, and each year when you renew the policy we will increase the sum insured in line with that index.

### Contents

To help protect you against inflation, we will amend the sum insured under the contents section each month, in line with an appropriate index we have chosen, and each year when you renew the policy, we will increase the sum insured in line with that index.

The following applies to buildings and contents.

- If an index falls, we will keep the sums insured and monetary limits at the same level.
- We do not charge for this inflation protection at the time of the monthly increase but when you next renew your policy we will adjust your sums insured as a result.
- Inflation protection will not apply to the monetary limits.
- During the period of repair, after we carry out a repair or replacement for loss or damage to the building, we will continue to protect the sum insured against inflation as long as:
  - a you take reasonable steps to make sure that the repair or replacement is carried out immediately; and
  - b the sum insured at the time of the loss or damage represents the full value.

Although you have the benefits of inflation protection, you should not rely on this alone to keep the building sum insured at the correct level. The replacement cost of your building or contents may be growing faster than inflation – perhaps because of a new extension or new items you have bought. It is a policy condition to insure for the correct amount – see page 18.

# [ What is not covered

## General exclusions

These exclusions apply to the whole policy.

### 1 Sonic bangs

We will not pay for loss or damage caused by pressure waves from aircraft and other flying objects travelling at or above the speed of sound.

### 2 Radioactive contamination

We will not pay for any loss, damage or legal liability arising, directly or indirectly, from:

- a ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
- b the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear machinery or any part of it.

### 3 War and terrorism exclusion

Despite any other condition in this insurance or any endorsement that may apply, we will not be liable for loss, damage, cost or expense directly or indirectly caused by, resulting from or in connection with any of the following.

- a War, riot, revolution or any similar event.
- b Any government, public or local authority legally taking or destroying your property.
- c Any act of terrorism.  
We define an act of terrorism as an act which may include using or threatening force or violence by any person or group, whether acting alone or in connection with any organisation or government committed for political, religious, ideological or other purposes. This includes the intention to influence any government or to put the public or any section of the public in fear.

This exclusion also does not cover liability, loss, damage, costs or expense resulting from any action taken to control or prevent a, b or c above.

## What is not covered continued

If we say that we will not cover a claim for these reasons, you must prove otherwise if you want us to pay a claim.

If any part of this exclusion is not valid or cannot be enforced, the other parts will still be effective.

### 4 Excess

We will not pay the first £50 of any claim (unless otherwise shown in the policy or schedule).

You will have to pay an excess of £1,000 for claims for subsidence, landslip or ground heave.

### 5 Date change exclusion

We will not pay for any loss of or damage to any computer equipment, software or microchip-controlled electrical appliance you own or control, or for any data lost from any computer, software, database or similar equipment, caused by or arising from that equipment failing to treat any calendar date as the correct date.

### 6 Risks to computers

This policy does not apply to liability, loss, damage, costs or expense directly or indirectly caused by or in connection with:

- a the loss or alteration of or damage to; or
- b a reduction in how a system works of a computer system, hardware programme, software, data-information store, microchip, integrated circuit or similar device in computer equipment or non-computer equipment that results from deliberately or negligently transferring (electronic or otherwise) a computer programme that contains any damaging code including computer viruses, worms, logic bombs, or trojan horses.

## Conditions which apply to the whole policy

You must keep to the following conditions to have the full protection of your policy.

### 1 Changes that may affect your insurance

You must tell us immediately if there are any changes that may affect your insurance, such as the following:

- You change your address where you normally live.
- You are structurally altering the home or building an extension.
- The home is used for business (other than letting to tenants) or as a holiday home.
- Your building becomes unoccupied or does not contain enough furniture for normal living purposes.
- You have been declared bankrupt or been convicted of any offence or have a prosecution pending other than a driving offence.

We may reassess your cover and premium either immediately or at your next renewal date depending on the information you provide.

If you are unsure whether a change will affect your cover you should contact us.

### 2 Taking care of your property

You must take all reasonable precautions to avoid injury, loss or damage and take all reasonable steps to protect your property from loss or damage. You must keep all your property in good condition.

### 3 Fraud

You must not act in a fraudulent way. If you or anyone acting for you:

- fails to reveal or hides a fact likely to influence whether we accept your proposal, your renewal, or any adjustment to your policy;
- fails to reveal or hides a fact likely to influence the cover we provide;
- makes a statement to us or anyone acting on our behalf, knowing the statement to be false;
- sends us or anyone acting on our behalf a document, knowing the document to be forged or false;
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or

You must follow these conditions to make sure you're covered.



Here to help

## Conditions which apply to the whole policy continued

- makes a claim for any loss or damage you caused deliberately or with your knowledge.

The action we can take on top of our other rights are listed below.

- We will not pay a claim.
- We will not pay any other claim which has been or will be made under the policy.
- We may declare the policy void. (In other words, it will end without you receiving any benefit.)
- We will be entitled to recover from you the amount of any claim we have already paid under the policy.
- We will not return your premium.
- We may let the appropriate law enforcement authority know about the circumstances.

### 4 Claims

#### a Reporting a claim

- 1 You or your personal representatives must, as soon as is reasonably possible, report any incident which may lead to a claim under the policy. You can phone us on 0800 28 28 23.
- 2 If the loss or damage involves theft or malicious damage, you must tell the relevant police authority immediately.
- 3 You must take all reasonable steps to get back the missing property.
- 4 You must immediately send us any writ, summons, letter, claim or other document.
- 5 You must provide, within 60 days, any details of your claim we ask for in writing.
- 6 You must give us all reports, certificates, plans, specifications, information and help that we may need and pay any costs involved.

#### b Dealing with the claim

- 1 You must not admit any claim made by someone else against you or make any agreement with them.
- 2 We have the right to negotiate, settle or defend any claim in your name and on your behalf.
- 3 You must not abandon any property to us for us to deal with.

### 5 Cancellation

- a If you cancel the policy  
You may cancel the policy at any time by giving us written notice. We will refund a percentage of your premium to cover the period of the policy left to run.
- b Cooling off period  
You may also cancel the policy within the first 14 days after receiving the policy documents within the first year of insurance. We will refund your full premium providing no claims have been made on your policy.
- c If we cancel the policy  
We may cancel your policy by sending you ten days' notice by registered letter to your last known address. We will refund a percentage of your premium depending on the period of the policy left to run.

### 6 Arbitration

If a dispute arises under this policy, it should be referred to an arbitrator that you and we will both appoint. If we cannot agree on an arbitrator, the president of the incorporated law society will be asked to appoint the arbitrator. If you dispute any decision we make under this policy, you must do so within 12 months of our decision. If not, we will assume that you do not want to take the matter further. The decision of the arbitrator will be binding on you and us.

### 7 Your obligation to keep to the terms and conditions of the policy

This policy will only apply if:

- a you keep to the terms, conditions and endorsements and the statements and answers in the proposal form are true; and
- b as far as you know, the statements made and the information given to us, which form the basis of the contract, are complete and correct.

### 8 Payments

Any money paid under this policy will be paid in sterling in Northern Ireland.

**9 The value of your buildings**

You must, at all times, keep the sum insured at a level which represents the full value of the insured building. This means the estimated cost of rebuilding if the building was totally destroyed.

This is not necessarily the market value of the building.

**10 Premium adjustments**

If a change to your policy results in an extra premium of less than £12, we will not charge you.

If a change to your policy results in a refund of premium of less than £12, we will not refund the amount.

**11 Unoccupancy**

If any accommodation forming part of the building is unoccupied for 40 days in a row or more, you must make sure that:

- a the gas, electricity and water are turned off at the mains and the water and heating systems are drained; and
- b you visit the premises at least once every seven days.

# Section A: Insurance for your buildings

Please look at your policy schedule to see if you have chosen this section.

**What is the most we will pay?**

We will not pay more than the building sum insured shown in your policy schedule or any higher amount which may apply because of inflation protection for any one claim under causes 1 to 12 and extensions to cover 14 and 15.

We will also pay any amounts due under extensions to cover 13, 16, 17, 18, and 19.

What is covered	What is not covered
<p><b>Your policy covers loss or damage to the building by the following causes.</b></p> <hr/> <p><b>1 Fire, lightning, explosion or earthquake</b></p> <hr/> <p><b>2 Smoke</b></p> <hr/> <p><b>3 Storm or flood</b></p>	<p>We will not cover loss or damage caused by smog, agricultural, forestry or industrial operations or anything which happens gradually.</p> <hr/> <p>We will not cover loss or damage:</p> <ul style="list-style-type: none"> <li>a by frost;</li> <li>b by subsidence, heave and landslip;</li> <li>c to gates, hedges and fences;</li> <li>d due to wear and tear or anything which happens gradually; or</li> <li>e to roofs built with torch-on felt which are more than ten years old or other felt over five years old.</li> </ul>

What is covered	What is not covered
<p><b>4 Riot, civil commotion, strikes, labour and political disturbances</b></p>	<p>We will not cover loss or damage while the home is left unoccupied or unfurnished for 40 days in a row or more.</p>
<p><b>5 Malicious damage</b></p>	<p>We will not cover loss or damage:</p> <ul style="list-style-type: none"> <li>a while the home is left unoccupied or unfurnished for 40 days in a row or more; or</li> <li>b the first £2,000 for loss or damage caused by people legally in the home</li> </ul>
<p><b>6 Water escaping from, or frost damage to, a fixed water, drainage or heating installation, washing machine, dishwasher, fridgefreezer, waterbed or fish tank</b></p>	<p>We will not cover loss or damage caused:</p> <ul style="list-style-type: none"> <li>a by subsidence, heave and landslip;</li> <li>b while the home has been unoccupied or unfurnished for 40 days in a row or more;</li> <li>c to walls, ceilings and tiles caused by water leaking from shower units and baths through seals and grouting;</li> <li>d to the part or appliance from which the water leaks; or</li> <li>e to any fixed water or heating installation due to wear and tear, rust, or anything which happens gradually.</li> </ul>

What is covered	What is not covered
<p><b>7 Subsidence or ground heave of the site on which the buildings stand, or landslip</b></p>	<p>We will not cover loss or damage:</p> <ul style="list-style-type: none"> <li>a arising from faulty workmanship, faulty design, faulty or poor drains or drainage systems, poor foundations or using faulty materials;</li> <li>b to or resulting from solid floors or floor slabs moving, unless the foundations of the outside walls are damaged at the same time and by the same cause;</li> <li>c to swimming pools, terraces, patios, drives, paths, service tanks, sewers, gates, fences, hedges, tennis courts or walls unless the home is damaged at the same time and by the same cause;</li> <li>d caused by structural alterations, demolition, repairs or extensions to the home;</li> <li>e caused by normal settlement, shrinkage, expansion, chemical action or any structures bedding down;</li> <li>f caused by made-up ground or land-filled sites settling or moving;</li> <li>g caused by the coast or riverbank or lake bank wearing away; and</li> <li>h to the home which happened before cover was granted under this policy.</li> </ul>

What is covered	What is not covered
<p><b>8 Theft or attempted theft</b></p>	<p>We will not cover loss or damage:</p> <ul style="list-style-type: none"> <li>a while the home is left unoccupied or unfurnished for 40 days in a row or more; or</li> <li>b while the building is let or sublet or shared unless force and violence are used to get in.</li> </ul>
<p><b>9 Any aircraft, flying object or anything falling from them, or a vehicle, train or animal hitting your home</b></p>	
<p><b>10 Any radio and television aerials, fittings and masts and satellite dishes breaking or collapsing</b></p>	
<p><b>11 Oil leaking from a fixed oil-fired heating installation including smoke damage due to a faulty oil-fired heating installation</b></p>	<p>We will not cover loss or damage:</p> <ul style="list-style-type: none"> <li>a caused by pollution or oil spillage if you hire any experts or contractors, other than those carrying out emergency work, without our permission. We will have to agree to you hiring these experts or contractors, and we have the right to choose experts from our own panel;</li> <li>b to the part or appliance from which the oil leaked;</li> <li>c to any fixed domestic heating installation due to wear and tear,</li> </ul>

What is covered	What is not covered
<p><b>12 Falling trees or branches</b></p>	<p>rust, or anything that happens gradually; or</p> <ul style="list-style-type: none"> <li>d while the home is left unoccupied or unfurnished for 40 days in a row or more.</li> </ul> <p>We will not cover loss or damage:</p> <ul style="list-style-type: none"> <li>a caused by felling, lopping or topping trees;</li> <li>b loss or damage to gates, hedges, walls and fences unless the home is damaged at the same time; and</li> <li>c the cost of removing the fallen tree if it has not damaged the home.</li> </ul>

### Extensions to your building cover

The buildings section of your policy also includes the following cover.

What is covered	What is not covered
<p><b>13 Removing debris and building fees</b>                      If there has been loss or damage which is covered under section A, we will pay for:</p> <ul style="list-style-type: none"> <li>a the cost of removing debris;</li> <li>b architects', surveyors' and consulting engineers' fees you need to pay which are reasonable to reinstate your building but not for preparing any claim; and</li> <li>c the extra cost of reinstating the building that you have to pay to keep to legal regulations or local-authority bye-laws.</li> </ul> <p>The most we will pay for any one claim is 10% of the building sum insured.</p> <hr/> <p><b>14 Damage to underground services</b>                      We will cover accidental damage to:</p> <ul style="list-style-type: none"> <li>a cables and underground pipes which extend from the buildings to the public mains; and</li> </ul>	<p>We will not cover any cost for keeping to requirements or regulations resulting from a notice served on you or anyone leasing or renting the property;</p> <ul style="list-style-type: none"> <li>a before the destruction or damage happened; or</li> <li>b for the undamaged parts of the building.</li> </ul>

What is covered	What is not covered
<ul style="list-style-type: none"> <li>b septic tanks and drain inspection covers.</li> </ul> <hr/> <p><b>15 Breakage of fixed glass and sanitaryware</b>                      We will cover accidental breakage of:</p> <ul style="list-style-type: none"> <li>a fixed glass in windows, doors, fanlights, skylight, domestic greenhouses, conservatories, porches and verandas;</li> <li>b ceramic hobs or tops of cookers; and</li> <li>c fixed sanitaryware and bathroom fittings.</li> </ul> <hr/> <p><b>16 Loss of rent and the cost of other accommodation</b>                      If nobody can live in the home because of loss or damage by causes 1 to 12, we will pay:</p> <ul style="list-style-type: none"> <li>a the amount of rent you should have received but lost while the home was unfit to live in;</li> <li>b the reasonable cost of similar alternative accommodation until the home is fit to live in again.</li> </ul> <p>The most we will pay for any one claim is 20% of the building sum insured.</p>	<p>We will not cover loss or damage:</p> <ul style="list-style-type: none"> <li>a while the home is left unoccupied or unfurnished for 40 days in a row or more; or</li> <li>b to ceramic hobs or tops in moveable cookers.</li> </ul>

What is covered	What is not covered
<p><b>17 Replacing locks</b> We will pay the cost of replacing locks (including keys) to any outside door of the home or any domestic safe or intruder alarm protecting the home if the keys have been stolen from the home. We will not pay more than £500 for any one claim.</p>	<p>We will not cover the cost of replacing keys and locks to a garage or outbuilding.</p>
<p><b>18 Emergency entries</b> We will pay for loss or damage to the building caused when the fire brigade, police or the ambulance service have to make a forced entry because of an emergency to you. We will not pay more than £1,000 for any one claim under the buildings or contents section of the policy.</p>	
<p><b>19 Finding a leak</b> We will pay for work needed to see whether or not a loss would lead to a valid claim under cause 6 of this section. The most we will pay is £5,000 for any one claim under the policy.</p>	<p>We will not cover any work involving repair, reconstruction or replacement.</p>

What is covered	What is not covered
<p><b>20 Accidental damage to your building.</b></p>	<p>We will not cover accidental damage:</p> <ul style="list-style-type: none"> <li>a specifically excluded under the buildings section;</li> <li>b by frost;</li> <li>c by wear or tear or anything which happens gradually;</li> <li>d by vermin, insects, fungus, wet or dry rot;</li> <li>e by chewing, scratching, tearing or fouling by domestic animals;</li> <li>f by mechanical or electrical breakdown;</li> <li>g specifically covered somewhere else in this policy;</li> <li>h arising from altering or extending the building or the cost of maintenance or routine decoration; or</li> <li>l arising from faulty workmanship, faulty design or using faulty materials.</li> </ul>

# Section B: Landlords contents

Please look at your policy schedule to see if you have chosen this section.

What is covered	What is not covered
<p>All of the following are covered as long as:</p> <ul style="list-style-type: none"> <li>a they belong to you or you are legally responsible for them; and</li> <li>b they are used for private purposes; Furniture, carpets, furnishings and household goods.</li> </ul>	<p>We will not cover</p> <ul style="list-style-type: none"> <li>a mechanically-propelled vehicles (other than lawnmowers and cultivators used just on your property), watercraft, aircraft, caravans and trailers (and their parts and accessories, tools, fitted radios, phones, cassette and compact-disc players);</li> <li>b landlords decorations;</li> <li>c property more specifically insured by any other insurance;</li> <li>d deeds, bonds, securities and documents;</li> <li>e tenants' property;</li> <li>f animals;</li> <li>g clothes and articles of a strictly personal nature worn used or carried and also portable radios, portable TVs, sports equipment and bicycles;</li> <li>h jewellery, items of gold, silver or other precious metals, watches, furs, cameras (which include video recorders and camcorders), binoculars, pictures and other works of art and collections of stamps, coins and medals; and</li> <li>i coins and bank notes in current</li> </ul>

What is covered	What is not covered
	<p>use, cheques, postal orders and money orders, Premium Bonds, saving stamps and certificates, stamps in current use, travel tickets, petrol coupons, record tokens, book tokens and other tokens, luncheon vouchers and trading stamps.</p>

### What is the most we will pay?

We will not pay more than the contents sum insured shown in your policy schedule or any higher amount which may apply because of inflation protection for any one claim under causes 1 to 12 and extension to cover 13 and 16. We will also pay any amounts due under extension to cover 14 and 15.

What is covered	What is not covered
<p><b>Your policy covers loss or damage to the contents by the following causes.</b></p> <hr/> <p><b>1 Fire, lightning, explosion or earthquake</b></p> <hr/> <p><b>2 Smoke</b></p>	<p>We will not cover loss or damage caused by smog, agricultural, forestry or industrial operations or anything which happens gradually.</p>

What is covered	What is not covered
<b>3 Storm or flood</b>	We will not cover loss or damage: a by frost; b to property in the open; or c to trees, shrubs and plants growing in the open.
<b>4 Riot, civil commotion, strikes, labour and political disturbances</b>	We will not cover loss or damage while the home is left unoccupied or unfurnished for 40 days in a row or more.
<b>5 Malicious damage</b>	We will not cover loss or damage: a while the home is left unoccupied or unfurnished for 40 days in a row or more; or b the first £1,000 for loss or damage caused by people legally in the home.
<b>6 Water escaping from a fixed water, drainage or heating installation, washing machine, fridgefreezer, dishwasher, waterbed or fish tank</b>	We will not cover loss or damage caused: a by subsidence, heave and landslip; b while the home has been unoccupied or unfurnished for 40 days in a row or more; or c to the part or appliance from which the water leaks.

What is covered	What is not covered
<b>7 Subsidence or ground heave of the site on which the buildings stand, or landslip</b>	We will not cover loss or damage: a arising from faulty workmanship, faulty design, faulty or inadequate drains or drainage systems, inadequate foundations or using faulty materials; b to or resulting from solid floors or floor slabs moving unless the foundations of the walls outside are damaged at the same time and by the same cause; c caused by structural alterations, demolition, repairs or extensions to the home; d caused by normal settlement, shrinkage, expansion, chemical action or any structures bedding down; e caused by made-up ground or land-filled sites settling or moving; f caused by the coastal or riverbank or lakeside wearing away; or g which began before cover was granted under this policy.

What is covered	What is not covered
<p><b>8 Theft or attempted theft</b></p>	<p>1 a We will not cover loss or damage while the home is left unoccupied or unfurnished for 40 days in a row or more;</p> <p>b We will not cover loss where the property is bought from you by any person using any form of payment which proves to be fake, fraudulent, invalid or uncollectable, for any reason;</p> <p>c We will not cover theft from the open;</p> <p>d We will not cover theft from mechanically-propelled vehicles.</p> <p>2 We will not pay for the following unless violence and force have been used to get in or out of the home:</p> <p>a loss of or damage to contents in any part of the home which is used for any trade, business or profession;</p> <p>b loss of or damage to contents in the home if any part is let or sublet or lived in by anyone but you;</p>
<p><b>9 Any aircraft, flying object or anything falling from them, or a vehicle, train or animal hitting the home</b></p>	

What is covered	What is not covered
<p><b>10 Radio and television aerials, fittings and masts and satellite dishes breaking or collapsing</b></p> <p><b>11 Oil escaping from a fixed oil-fired heating installation including smoke damage due to faulty oil-fired heating installation</b></p>	<p>We will not cover loss or damage:</p> <p>a caused by pollution or oil spillage if you hire any experts or contractors, other than those carrying out emergency work, without our permission. We will have to agree to you hiring these experts or contractors, and we have the right to choose experts from our own panel;</p> <p>b to the part or appliance from which the oil leaked;</p> <p>c to any fixed domestic heating installation due to wear and tear, rust, or anything which happens gradually; or</p> <p>d while the home is left unoccupied or unfurnished for 40 days in a row or more.</p>
<p><b>12 Falling trees or branches</b></p>	<p>We will not cover loss or damage caused by felling, lopping or topping trees.</p>

### Extensions to your contents cover

The contents section of your policy also includes the following cover.

What is covered	What is not covered
<p><b>13 Accidental breakage of mirrors and glass</b> We will cover accidental breakage of:</p> <ul style="list-style-type: none"> <li>a mirrors;</li> <li>b fixed glass in, and glass tops of, furniture; and</li> <li>c ceramic hobs and ceramic tops of cookers.</li> </ul>	<p>We will not cover loss or damage:</p> <ul style="list-style-type: none"> <li>a while the home has been left unoccupied or unfurnished for 40 days in a row or more;</li> <li>b damage to property not in the home.</li> </ul>
<p><b>14 Contents in the open</b> We will cover loss or damage by causes 1 to 12 to contents in the open but within the boundaries of the home. The most we will pay for any one claim is £1,000.</p>	<p>We will not cover loss or damage to any plant, shrub or tree;</p>
<p><b>15 Accidental loss of oil and metered water</b> We will cover accidental loss of domestic heating oil and metered water. The most we will pay for any one claim is £1,000.</p>	
<p><b>16 Accidental damage to landlords contents</b></p>	<p>We will not cover accidental damage:</p> <ul style="list-style-type: none"> <li>a specifically excluded under this section;</li> <li>b covered somewhere else in this</li> </ul>

What is covered	What is not covered
	<p>policy;</p> <ul style="list-style-type: none"> <li>c by wear or tear or anything which happens gradually, weather (other than storm or flood), fungus, wet or dry rot, damp, frost, scratching, chipping or denting, corrosion or rust, action of light, manufacturing faults, vermin or insects;</li> <li>d arising from loss in value or consequential loss;</li> <li>e by chewing, scratching, tearing or fouling by domestic animals;</li> <li>f by mechanical or electrical breakdown;</li> <li>g arising from faulty workmanship, faulty design or using faulty materials;</li> <li>h caused by the process of cleaning, dyeing, repair, alteration, washing, drying, heating, renovation, restoration, maintenance, restyling, dismantling, erecting, or to any article while being worked on;</li> <li>i caused by settlement or shrinkage;</li> <li>j caused deliberately by any member of your household;</li> <li>k to food, drink or plants; or</li> <li>l to items of glass, china, porcelain, earthenware or stone (or other items of a similar brittle material).</li> </ul>

# Section C: Liability

## Subsection 1 - your legal responsibility to the public

We will not pay more under subsection 1 than £2,000,000 for any one claim against you or series of claims arising from one event.

What is covered	What is not covered
<p>We will cover all amounts that you are legally responsible to pay as damages for:</p> <ul style="list-style-type: none"> <li>a bodily injury (including death or disease) to any person; or</li> <li>b loss or damage to property which happens in or about the building</li> </ul> <p>We will also pay legal costs and expenses anyone can recover and all costs and expenses we agree to in writing.</p> <p>If you die, your legal representative will have the benefit of this section for any liability, you may have for an event covered by this section.</p> <p><b>Defective Premises Act.</b> Under of the Defective Premises Act 1972 or the Defective Premises (Northern Ireland) Order 1975 we will also cover all amounts that you are legally responsible to pay as damages under a and b above for any home you previously owned or leased and occupied.</p> <p>If the buildings section of this policy is cancelled or ends, this Defective Premises Act cover will continue</p>	<ul style="list-style-type: none"> <li>a We will not cover liability for:               <ul style="list-style-type: none"> <li>• bodily injury to you;</li> <li>• bodily injury any employee suffers under a contract of service or apprenticeship with you and arising out of and in the course of that person's employment by you; or</li> <li>• loss of or damage to property belonging to you or in your or your employees custody and control.</li> </ul> </li> <li>b We will not cover liability arising from:               <ul style="list-style-type: none"> <li>• any wilful or malicious act by you or your employee while involved in supervisory duties</li> <li>• you carrying out any trade calling or profession other than the business;</li> <li>• you living in, using or controlling any land or building, other than the building referred to in section A or any temporary home;</li> <li>• you owning any land or building, other than, if section A applies, the building referred to in section A;</li> </ul> </li> </ul>

What is covered	What is not covered
<p>for seven years for any home insured by this policy before the policy was cancelled or ended.</p>	<ul style="list-style-type: none"> <li>• you owning or using animals other than horses, cats or dogs and other animals normally domesticated in Ireland;</li> <li>• you owning or using dogs termed as dangerous in the regulations made under the Dangerous Dogs Act 1991 and any further amendments to that act if the ownership or use is not in line with those regulations;</li> <li>• you owning or using (other than domestic gardening equipment or being a passenger) mechanically-propelled vehicles, aircraft or watercraft, (not model aircraft or model watercraft or non-power-driven craft on inland waterways);</li> <li>• any lift you own or for which you are responsible for maintenance;</li> <li>• you owning, or using, any firearm or sporting gun; or</li> <li>• human immunodeficiency virus (HIV) or any HIV-related illness including acquired immune deficient syndrome (AIDS) or any variations however caused.</li> </ul>

What is covered	What is not covered
	<ul style="list-style-type: none"> <li>c We will not cover liability you have under an agreement, unless you would have been liable if the agreement did not exist.</li> <li>d Any liability for which you must have insurance cover under the terms of the Road Traffic Acts.</li> </ul>

**Subsection 2 - Liability to domestic employees**

We will not pay more than £10,000,000 under subsection 2 for all damages, costs, fees and expenses for any one claim against you or series of claims arising from one event.

What is covered	What is not covered
<p>We will cover all amounts you are legally responsible to pay as damages for bodily injury (including death or disease) to any person under a contract of service with you just for private domestic duties. This includes a chauffeur, gardener, people carrying out repair work, and other temporary or casual employees. The injury must arise out of and in the course of their employment by you and happen in Ireland, Great Britain, the Isle of Man, the Channel Islands.</p>	<ul style="list-style-type: none"> <li>a We will not cover liability arising from any deliberate or malicious act.</li> <li>b We will not cover liability you have under an agreement unless you would have been liable if the agreement did not exist.</li> <li>c We will not cover liability arising from you owning or using animals other than horses, cats or dogs and other animals normally domesticated in Ireland.</li> <li>d We will not cover liability arising from you owning or using dogs</li> </ul>

What is covered	What is not covered
<p>We will also pay legal costs and expenses anyone can recover and all costs and expenses we agree in writing.</p> <p>If you die, your legal representative will have the benefit of this section for any liability you would have suffered for an event covered by this section.</p>	<p>termed as dangerous in the regulations made under the Dangerous Dogs Act 1991 and any further amendments to that act if owning or using them is not in line with those regulations.</p> <ul style="list-style-type: none"> <li>e We will not cover liability arising from human immunodeficiency virus (HIV) or any HIV-related illness including acquired immune deficient syndrome (AIDS) or any variations however caused.</li> <li>f We will not cover liability arising directly or indirectly in connection with demolishing or altering the building or any operation related to those activities.</li> <li>g Any liability for which you must have insurance cover under the terms of the Road Traffic Acts.</li> </ul>

## Section D: AXA SOS line

We will be able to help you if you have an emergency in the home - such as burst pipes, storm damage or break-in. Simply phone AXA Assistance on **0845 3995335** and quote AXA Insurance.

We will offer practical advice. If you need, we will find a suitable tradesman and let you know the call-out time and price.

### Conditions which apply to section D

- 1 We will not accept responsibility for any expenses not covered by your policy or any consequential loss or liability arising from the acts or neglect of the contractor or tradesperson we send to you.
- 2 You will be responsible for the costs or fees of the contractors or people at the time we provide help. However, you may be able to claim back these costs or fees as a part of a valid claim under the terms, conditions and exceptions of the policy.

## Endorsements

The following endorsements only apply if they are shown in the policy schedule.

### 1609 Buildings of farm property

The insurance under section A - Buildings of this insurance applies only to those buildings described and used just for domestic and private purposes.

### 1610 Contents of farm property

The insurance under section B - Contents of this insurance applies only to those buildings described and used just for domestic and private purposes.

### 1615 Restriction of cover to fire and smoke damage on buildings and contents

Our liability under section A – Buildings or section B – Contents is restricted to: Cause 1: fire, lightning, explosion and earthquake. Cause 2: smoke

### 1622 Mortgagee clause

The interest of the company who provided any mortgage (lender) in this insurance will not be affected by any act or neglect of the borrower or anyone living, using or controlling any building we insure if the danger of loss or damage is increased without the lender's authority or knowledge as long as they immediately let us know about the increased risk in writing as soon as they become aware of it. They must pay any extra premium we may need.

### 1623 Exclusion of subsidence cover

1. **Section A - (Buildings)** We will not cover loss or damage by Cause 7 - Subsidence or ground heave of the site on which the buildings stand, or landslip.
2. **Section B - (Contents)** We will not cover loss or damage by Cause 7 - Subsidence or ground heave of the site on which the buildings stand, or landslip.
3. **Section A - (Buildings)** We will not cover loss or damage by Cause 6 - Water escaping from a drain which leads to subsidence or ground heave of the site on which the buildings stand, or landslip.



Here to help





**Questions, complaints?**  
We're here to help.

- If you have questions or complaints, contact your local AXA branch or your broker.
- For help with claims, ring us on **0800 28 28 23.**

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