



Important changes to AXA Advanced

For all policies renewed on or after the 1st January 2022, we are introducing changes to the AXA Advanced policy which have been summarised below:

Changes to Meanings of defined terms

Meanings that apply throughout your policy

Buildings

The structure of the home including fixtures and fittings and the following if they form part of the property:

Amended to include artificial lawns and air and ground source heat pumps. Updated wording as follows:

- walls, gates, fences, hedges, terraces, patios, drives, paths, artificial lawns, statues, decking, railings, gazebos, pergolas
- external lighting, alarm systems and surveillance equipment, solar heating systems, wind turbines, air and ground source heat pumps

Valuable(s)

Amended to include cameras and camera lenses. Updated wording as follows:

- Jewellery (including costume jewellery), cameras, camera lenses, furs and fine art, antiques and collectables

Vehicles or craft

Point 1 amended to include powered transporters (including e-scooters and Segway's). Updated wording as follows:

- 1 Electrically or mechanically propelled or assisted vehicles including plant machinery, mini diggers, forklift trucks, motor cycles, powered transporters (including e-scooters and Segway's), children's motor cycles, quad bikes and children's quad bikes

Under 'The following items are not included in this definition:' the wording relating to wheelchairs, mobility scooters and pedal cycles has been amended as follows:

- Wheelchairs, mobility scooters and invalid carriages, provided they are only being used for their intended purpose and by the intended user, and there is no legal requirement for them to be registered for use on the road.
- Pedal cycles, and electrically assisted pedal cycles (the motor should have a maximum power output of 250 watts and should not be able to propel the bike when it's travelling more than 15.5mph).

Changes to General Conditions

General Conditions

New General Condition added for Sanctions. New General Condition as follows:

7 Sanctions

We will not provide cover, be liable to pay any claim or provide any benefit where doing so would expose us or any AXA Group member company to:

- any sanctions, prohibitions or restrictions under United Nations resolutions; or
- the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America

Changes to General Exclusions

General exclusions – We will not pay for

New General Exclusion added for Virtual currencies. New General Exclusion as follows:

11 Virtual currencies

Any loss or damage to any virtual currencies including but not limited to crypto currency, including fluctuations in value.

Changes to Claims Conditions

What you must do when making your claim

New conditions added to 'What you must do after making your claim' as follows:

- If we ask you must allow us, an approved supplier or a loss adjuster access to inspect the damage to your buildings or contents
- To help prove your claim we may require you to provide documentation as detailed in 'proof of your claim and its value' below

New Claims condition added for 'Proof of your claim and its value'. New Claims condition as follows:

Proof of your claim and its value

It is your responsibility to prove any claim. To help prove your claim we may require you to provide original purchase receipts, invoices, bank or credit card statements, instruction booklets, photographs, proof of authenticity, utility bills, pre-purchase surveys, plans and deeds of your property or other documents we may reasonably require.

What we are entitled to do

New conditions added to 'What we are entitled to do' as follows:

We are entitled to retain the right to communicate directly with you regarding your claim, even in situations where you have appointed a professional representative, such as a loss assessor or claims management company, to act on your behalf.

We are entitled to assess your claim based on our, an approved supplier's or loss adjuster's view and interpretation, even in situations where you have appointed a professional representative, such as a loss assessor or claims management company, to act on your behalf.

Changes to Contents Worldwide Cover

Your schedule will show if you have chosen this section.

What is the most we will pay?

Additional clarification to how limits are applied, rewording of paragraph and layout. New wording as follows:

These are the standard limits. They are included within the contents sum insured and are not in addition to it. If you have increased any of them the new limits will be shown in your schedule.

Changes to Cause 1 – Loss and accidental damage

What is not covered amended to include 'urinating' and to state by 'domestic animals' as follows:

2 d Loss or damage by chewing, scratching, tearing, fouling or urinating by domestic animals

Changes to Cover 4 – Alternative accommodation and Loss of rent

What is covered amended to state 'domestic animals' as follows:

2 the reasonable cost of alternative accommodation for you, your family and your domestic animals

Additional paragraph added. New wording as follows:

When you require alternative accommodation, we will always discuss this with you.

To determine what we mean by the 'reasonable cost of alternative accommodation' there are numerous factors we consider, including:

- the circumstances of your claim
- the needs of you, your family and domestic animals
- how long you might need the accommodation for
- what type of accommodation is available and where it is located

Cover 15 – Documents

What is not covered now includes the following additional exclusion:

4 Securities or share certificates

Cover 21 – Occupiers and public liability

What is not covered now includes the following additional exclusion:

Legal liability to pay compensation or costs arising from:

- 6 owning, possessing or using any species of horse including ponies, donkeys and mules

Changes to Buildings cover

Changes to Cause 1 – Loss or accidental damage

What is not covered

Exclusion relating to drives, patios, decking, terraces and paths has been removed

Exclusion relating to boundary and garden walls has been amended to include ‘artificial lawns’ as follows:

- b** to boundary and garden walls, gates, hedges and fences, paths and drives, artificial lawns, patios, decking, terraces, tennis hard courts and swimming pools by subsidence heave or landslip unless the **home** has been damaged at the same time by the same cause

What is not covered

Exclusion g amended to include ‘urinating’ by insects or vermin as follows:

- i.** by infestation, chewing, scratching, tearing, fouling or urinating by insects or vermin

Exclusion g amended to include ‘urinating’ and to state by ‘domestic animals’ as follows:

- ii.** caused by chewing, scratching, tearing, fouling or urinating by domestic animals

Changes to Cover 2 – Alternative accommodation

What is covered amended to state ‘domestic animals’ as follows:

- 1 the reasonable cost of alternative accommodation for you and your **family** and your domestic animals and horses

Additional paragraph added. New wording as follows:

When you require alternative accommodation, we will always discuss this with you.

To determine what we mean by the ‘reasonable cost of alternative accommodation’ there are numerous factors we consider, including:

- the circumstances of your claim
- the needs of you, your family and domestic animals
- how long you might need the accommodation for
- what type of accommodation is available and where it is located

The following new cover has been included as follows:

Cover 3 – Emergency evacuation alternative accommodation

What is covered

While your home cannot be lived in because you are advised not to by a statutory and/or local authority:

- following damage to a neighbouring property: or
- because of a risk to your health and safety from possible loss or damage to your home

We will pay up to £2,500 for any one claim for

- 1 the reasonable cost of alternative accommodation for you and your family and your domestic animals
- 2 rent which you would have received if you had been renting out part of the home.

What is not covered

The amount of the excess shown in your schedule

Changes to Cover 11 – Property owners’ liability

What is not covered now includes the following additional exclusion:

Your legal liability to pay compensation arising directly or indirectly from:

- 6 the transmission of any contagious disease or virus



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