



Owner occupied household

Comparison chart

Contents Cover	AXA First	AXA Extra	AXA Advanced
Maximum Bedrooms	3	5	Unlimited
Minimum Sum Insured	N/A	N/A	£75,000
Maximum Sum Insured	£40,000 or £50,000 on AXA First IHP available via some software houses	£75,000	£300,000
Contents Accidental Damage	Optional	Optional	Standard
TV or Video Accidental Damage	With optional AD	Standard	Standard
Glass Breakage	With optional AD	Standard	Standard
Total Valuables	£10,000	£30,000	40% of contents sum insured
Valuables Single Limit	£2,000	£15,000	£15,000 (unless specified up to £25,000)
Money in the Home	£250	£750	£2,500
Credit Cards	£500	£1,000	£10,000
Digital Information	£500	£1,000	£2,500
Loss of Keys	£0	£1,000	Up to contents sum insured
Theft of Keys	£250	£1,000	Up to contents sum insured
Contents in the Open	£0	£1,000	Up to contents sum insured
Contents in Outbuildings	Up to contents sum insured	Up to contents sum insured	Up to contents sum insured
Theft from Outbuildings	£500	Up to contents sum insured	Up to contents sum insured
Plants in the Garden	£0	£500	£1,000
Alternative Accommodation	£10,000	£15,000	Up to 3 years
Loss of Oil or Water	£1,000	£1,000	£5,000
Documents	£0	£500	£5,000
Freezer Contents	Up to contents sum insured	Up to contents sum insured	Up to contents sum insured
Temporary Removal	£0	Up to contents sum insured	Up to contents sum insured
Student Belongings	£0	Up to contents sum insured	Up to contents sum insured
Student Belongings Theft	£0	£2,500	Up to contents sum insured
Visitors Effects	£0	£1,000	£5,000
Special Events Increase	£0	£7,500	10% of contents sum insured
House Removal	With optional AD	With optional AD	Standard
Fatal Accident	£0	£5,000	£15,000
Acquired Disability	£0	£0	£15,000
Jury Service Daily/Maximum	£0	£0	£25/£5,000



Contents Cover	AXA First	AXA Extra	AXA Advanced
Business Equipment	£0	£5,000	£15,000
Business Stock	£0	£500	£2,500
Tenants Liability	£4,000	£15,000	20% of contents sum insured
Public Liability	£2,000,000	£2,000,000	£5,000,000
Employers Liability	£10,000,000	£10,000,000	£10,000,000
Court Awards	£0	£2,000,000	£2,500,000
Personal Possessions	Optional	Optional	Standard
Maximum Personal Possessions	£5,000	£25,000	Up to contents sum insured
Maximum Unspecified Personal Possessions	£5,000	£15,000	Up to contents sum insured
Unspecified Single Item Away from Home	Up to PP Sum insured or £2,000	Up to PP Sum insured or £10,000	£15,000 (Unless specified up to £25,000)
Money Away from Home	£250	£750	£2,500
Credit Cards Away from Home	£0	£1,000	£10,000
Contents & Personal Possessions Excess	£150	£100	£100
Escape of Water Excess	£500	£350	£350
Unoccupancy Period	30 days	30 days	60 days

Building Cover	AXA First	AXA Extra	AXA Advanced
Maximum Bedrooms	3	5	6
Maximum Sum Insured	£350,000	£1,000,000	Unlimited (Maximum £1,500,000 accepted for new business)
Buildings Accidental Damage	Optional	Optional	Standard
Architects Fees	Standard	Standard	Standard
Alternative Accommodation	£80,000	£200,000	Up to 3 years
Glass Breakage	With Optional AD	Standard	Standard
Underground Services	Standard	Standard	Standard
Trace and Access	£5,000	£5,000	£15,000
Emergency Access Gardens	No	Yes	Yes
Emergency Access Buildings	No	Yes	Yes
Loss of Keys	£0	£1,000	Unlimited
Theft Of Keys	£500	£1,000	Unlimited
Sale of Home	Yes	Yes	Yes
Buildings Excess	£250	£100	£100



Building Cover	AXA First	AXA Extra	AXA Advanced
Subsidence Excess	£1,500 or £2,500	£1,000 or £2,500	£1,000
Escape of Water Excess	£500	£350	£350
Property Owners Liability	£2,000,000	£2,000,000	£5,000,000
Defective Premises	Yes	Yes	Yes
Unoccupancy Period	30 days	30 days	60 days

Additional Covers	AXA First	AXA Extra	AXA Advanced
Home Assistance	Optional	Optional	Optional
Home Assistance Limits	Temporary repair £1,000	Temporary repair £1,000	Temporary repair £1,000
	Overnight accommodation £250	Overnight accommodation £250	Overnight accommodation £250
Legal Expenses Cover	Optional	Optional	Optional
Legal Expenses Limits	£50,000	£50,000	£100,000
Legal Expenses Excess	£50 of advisers' costs except Cover 8 – tax where £150	£50 of advisers' costs except Cover 8 – tax where £150	£50 of advisers' costs except cover 8 – tax where £150
Emergency Helpline	Automatically provided	Automatically provided	Automatically provided