

# Owner Occupied Household Comparison Chart



## AXA First

## AXA Extra

## AXA Advanced

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	£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	£1 0,000
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
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)

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# Owner Occupied Household Comparison Chart



## AXA First

## AXA Extra

## AXA Advanced

Contents Cover			
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			
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
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			
Home Assistance	Optional	Optional	Optional
Home Assistance Limits	Temporary repair £1,000 Overnight accommodation £250	Temporary repair £1,000 Overnight accommodation £250	Temporary repair £1,000 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

# Residential Let & Buy To Let Comparison Chart



## AXA Buy To Let

## AXA Residential Let

Landlords Buildings Insurance		
Buildings Cover	Optional	Optional
Minimum Sum Insured	£50,000	N/A
Maximum Sum Insured	£1,000,000	£1,000,000
Maximum Bedrooms	6	6
Buildings AD	Optional	Optional
Trace and Access	£5,000	£5,000
Architects Fees	Yes	Yes
Loss of Rent	20% of buildings Si	£200,000
Alternative Accommodation	20% of buildings Si	£200,000
Glass/Sanitary Breakage	Yes	With optional AD cover
Theft Damage by Tenants	Standard	£5,000 with optional AD cover
Malicious Damage by Tenants	Standard	£5,000 with optional AD cover
Emergency Access Gardens	£1,000	£1,000
Lock Replacement	Standard	Standard
Loss of Keys	£1,000	£500
Loss of Oil	£500	£500 with optional AD cover
Loss of Metered Water	£2,500	£1,000 with optional AD cover
EOW Excess	£250	£400
Unoccupancy Period	60 days	45 days
Property Owners Liability	£2,000,000, Defective premises – Yes	£2,000,000, Defective premises – Yes
Buildings Excess	£100	£250
Subsidence Excess	£1,000 or £2,500	£1,000 or £2,500
Landlords Contents Insurance		
Landlords Contents	Optional	Optional
Contents Minimum Sum Insured	£5,000	£5,000
Contents Maximum Sum Insured	£60,000	£60,000
Contents AD	Optional	Optional
Mirror/Fixed Glass AD	Standard	With optional AD cover
TV/Video AD	Standard	With optional AD cover
Contents in Outbuildings	£1,000	£500
Theft from Outbuildings	£1,000	£500
Contents in the Open	£250	No
Temporary Removal	No	No
Employers Liability	Standard	With optional AD cover
Contents Excess	£100	£250
EOW Excess	£250	£400
Additional Covers		
Legal Expenses Cover	Standard	No cover
Legal Expenses Limit	£50,000	No cover
Legal Expenses Excess	Nil	N/A
Rent Guarantee	Optional	No
Rent Guarantee Period	6 months	No cover
Rent Guarantee Excess	First month of arrears	N/A
Home Assistance Cover	Optional	No cover
Home Assistance Repairs Sl	£500	No cover
Home Assistance Excess	Nil	N/A
Emergency Helpline	Automatically provided	Automatically provided