

Home Insurance

Your policy  
booklet /  
**AXA Extra**



April 2025



# Important telephone numbers

## **Contents, Personal possessions and Buildings claims**

**0330 024 6842**

For immediate help and to make a claim, call our claims team.  
Please be ready to give us your policy number and details of the loss.

## **Domestic helpline**

**0330 024 6849**

The Domestic helpline is automatically included to offer practical advice when trouble strikes in the home. Burst pipes, blocked drains, electrical faults, even wasp nests – we can arrange for an approved contractor to visit your home and sort out the problem as quickly as possible.

You will have to pay for any call out charges, parts and cost of labour.

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# Using this booklet

Please read this **policy** booklet with your schedule to make sure that you are satisfied with your insurance. If you have any questions please contact your Insurance Agent.

Certain words and phrases have a defined meaning. You can find the meanings of these defined terms on pages 10 – 13.

We have included some explanatory notes in your **policy** booklet. These are printed in *italics*.

You will find the following headings on many pages.

## ✓ What is covered

These sections give detailed information on the insurance provided and should be read, at all times, with 'What is not covered'.

## X What is not covered

These sections tell you what is not included in your **policy**.

# Your policy

Thank you for choosing AXA Insurance UK plc.

This **policy** describes the insurance cover provided during the period of insurance as shown in your schedule which you have paid for, or have agreed to pay for, and for which we have accepted the premium.

The contract between you and us is made up of this **policy** booklet, the schedule and any **endorsements** shown in the schedule.

## Important information

Please read this **policy** booklet with your schedule to make sure that you are satisfied with your insurance. If you have any questions please contact your Insurance Agent.

Please also take some time to read our complaints procedure in the Making a complaint section on page 50.

## The law which applies to this policy

You and we can choose the law which applies to this **policy**. We propose that the Law of England and Wales apply. Unless we and you agree otherwise the Law of England and Wales will apply to this **policy**.

## Checking for changes to your cover

If you have varied the basic terms of your **policy** with us, this will be stated on your schedule.

In addition we may apply **endorsements** that can include things like a requirement to have a burglar alarm fitted, a certain type of lock on your doors, a larger **policy excess** on a specific section or an increased limit for one of your **valuable** items.

# Important information

Our AXA Extra Home Insurance policy is designed to protect you against the risk of things happening suddenly which you could not have expected such as fire, theft, flood and storm. It is not designed to protect you against losses that arise due to the gradual deterioration or poor maintenance of your home.

We want to ensure that you are fully aware of the extent of your cover, and would therefore urge you to read this policy in full along with the policy schedule. We have also taken this opportunity to bring some helpful information to your attention.

This section does not form part of your policy and contains only examples of what is contained in your booklet.

## Gradual damage, Deterioration and Wear and tear

Damage caused gradually, by wear and tear or a lack of maintenance is often known as a 'gradually operating cause' exclusion in a home insurance policy. This means that you wouldn't be covered to make a claim for damage that's caused by one of the above reasons.

This includes items which have suffered mechanical or electrical break-down, or which have suffered inevitable failure due to general wear and tear from normal everyday use e.g., if you had a washing machine that had stopped working due to general wear and tear, you wouldn't be able to claim for this. Items still under warranty may be covered for repair or replacement by the Manufacturer or warranty insurer.

AXA, along with most other insurers require homeowners to keep their property well maintained and won't cover

you for the cost of routine maintenance of your home or possessions, or damage that happens gradually over a period of time or by wear and tear, which may only be highlighted or made worse by weather events.

## Accidental damage

Insurance providers will usually explain to you what they mean by 'Accidental damage' most will tell you it's there to protect you from damage that occurs suddenly, as a result of an unexpected and non-deliberate external action, caused by you or someone else.

For AXA's definition see our Meanings of defined words section on page 10. Our AXA Extra product provides some accidental damage cover automatically, which means if contents cover is selected, you will be covered for accidental damage to items such as entertainment equipment, mirrors, fixed glass and glass tops of furniture.

If Buildings cover is selected then you will be covered for accidental damage to pipes, cables, sanitary ware and fixed glass in windows, doors, and fanlights.

Additional accidental damage can be added to your contents cover and/or buildings cover at any time.

So, to protect your contents and belongings for incidents such as spilling wine on the couch or an iron burn to a table, you would need 'Contents Accidental Damage' cover.

To protect your buildings and any part of the structure of your home, including fixtures and fittings, from damage such as putting your foot through the ceiling, you would need 'Buildings accidental damage' cover.

### Collision

If someone crashes into your wall or your house make sure you record their name, address, vehicle registration and contact details. We will need this information to help us try to recover your excess.

### Subsidence

Damage caused by subsidence is the result of ground movement affecting your property. The most common signs of this are diagonal cracks away from door and window frames. New properties will often move for reasons other than subsidence and this natural settlement is not covered.

Subsidence and other types of ground movement can be difficult and complex to repair. It is important that you tell us as soon as possible if you think your home may be affected.

### Escape of water

Your cover for escape of water is designed to cover damage to your property caused by water leaks.

It's always a good idea to get your boiler checked and/or serviced by a Gas Safe/Oftec/Hetas certified engineer, depending on your heating system, in plenty of time for winter. This will help prevent boiler failure which could leave you with no heating and/or hot water.

One of the biggest risks of water damage occurs when you are away during the winter where pipes can freeze and burst causing large amounts of damage. It is important that you take steps to avoid this by keeping your central heating on low so your pipes do not freeze over. If you want

to turn your heating off then you should drain your central heating system and switch off the water at the mains.

Please be aware that cover for escape of water ceases after the home has been unoccupied for more than 30 days.

In addition, damage can occur due to water leaks caused when the sealant or grout around your bath or shower has worn away or failed. It is important to inspect and maintain your property as damage of this nature is not covered by the policy.

Pipes often burst because they have worn out; if this happens you should turn off the main stop tap and contact a plumber. We will be able to pay for the damage the water caused but not to repair the pipe itself.

### Fires

A large percentage of fires start in the kitchen, and are caused by faulty electrical appliances or unattended cooking pans and equipment – particularly chip pans. In addition candles, cigarettes, electric blankets and overloaded plug sockets cause a significant fire risk.

Always purchase electrical goods from a reputable supplier as branded goods sold via untraceable internet suppliers at much reduced prices may be counterfeit and/or may not be fitted with the appropriate safeguards against the risk of fire.

Please ensure you bear these risks in mind and take adequate precautions to protect yourself and your family.

Smoke alarms save many lives and significant damage every year. Please ensure that you have them fitted and check them regularly.

## Important information

Fire risks associated with the lithium-ion batteries used in electric bikes and E-scooters are increasing as usage of these means of transport become more popular. Lithium-ion batteries pose a significant fire risk when damaged, over-charged or exposed to extreme temperatures,

Never:

- leave batteries unattended when they are charging, or overnight when you are sleeping in the property.

Always:

- charge them on a hard surface and make sure they don't overheat.
- unplug or disconnect from the battery once charging is complete.
- try to store them away from main living areas.
- follow manufacturer's guidance for replacement, repairs or disposal.

## Floods

If water has or is expected to enter your property you should secure your home and move your valuables and essentials to an elevated place or upper floor.

You should also turn off all the utilities like power, water and gas supplies at their main source and disconnect all electrical appliances if possible.

If you know that you live in an area which is prone to flooding, there are additional steps you can take to protect your home and we would recommend contacting your local Environment Agency for further advice or call Floodline on 0345 988 1188.

## Drains

Some drains which use defective materials such as pitch fibre in their construction are prone to wear out over time naturally. If this happens they will not be covered by your policy but there are more specific insurance policies available to protect you against this risk.

## Storms

If you've looked after your home, then we would only expect to see damage caused by a period(s) of violent weather. Normal weather conditions should not cause damage to a well maintained property and damage of this nature is not covered by this policy. It is therefore important that you keep your property in a good state of repair. Areas that you should focus on include blocked or broken gutters or down-pipes, and loose or damaged roof tiles.

Some areas like flat roofs, fascia boards and boundary walls are difficult to inspect so if you cannot check them yourself you should use a relevant building expert to do this for you.

## Thefts

Many thefts are committed by so called 'opportunistic' criminals. Your property is significantly more likely to be burgled if accessible entrances are not locked and secured. Your policy may carry an endorsement about the security you have in place to prevent thefts. This usually requires you to have certain types of door and window locks. Make sure you check your schedule to ensure you have the



## Important information

right protection in place. If you fail to meet these requirements we may impose a higher excess for theft claims.

If you are going away do what you can to make your house appear occupied. Ask a neighbour to pick up the mail, cancel milk and any other regular deliveries and use timers on lights if you have them.

Garages and sheds are attractive to criminals as they are easier to break in to and often contain valuable items such as tools or golf clubs. Locking these is another important step to minimising the risk of a theft.

You should also take particular care of items such as laptops and MP3 players or ipods if you have personal possessions cover. We will not cover the theft of such items if they have been left unattended outside of your home.

# Meanings of defined terms

## Meanings that apply throughout your policy

These meanings apply to the whole of your **policy**.

If a word or phrase has a defined meaning, it will be **highlighted in bold blue print** and will have the same meaning wherever it is used in the **policy**.

The terms **we**, **us**, **our**, **you**, and **your** also have a defined meaning listed here, but are not highlighted in bold throughout the **policy**.

The following definitions are listed alphabetically:

### Accidental damage

Sudden, unexpected damage caused by an external force, and not caused deliberately.

### Buildings

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

- oil and gas tanks, cesspits, septic tanks
- permanent swimming pools, fixed hot tubs or Jacuzzis, ornamental ponds, fountains, tennis hard courts
- walls, gates, fences, hedges, terraces, patios, drives, paths, artificial lawns, statues, decking, railings, gazebos, pergolas
- car ports, garages including garages on nearby sites
- external lighting, alarm systems and surveillance equipment, solar heating systems, wind turbines, air and ground source heat pumps

- fixed recreational toys and brick built barbecues
- laminated, wooden effect or vinyl floor covering that could not reasonably be removed and re-used
- inspection hatches and covers all supplying your **home**
- **outbuildings**.

### Business equipment

Any items or equipment, including computing equipment (but excluding data) used mainly for business, trade, professional or employment purposes. This includes stock but excludes business **money** and documents.

### Contents

Household goods (including tenants fixtures, fittings and interior decorations) frozen foods, **personal effects**, office equipment, **valuables**, **business equipment** and **money** are included provided that they belong to you or your **family** or you or your **family** are legally responsible for them and with the exception of **business equipment** they are mainly used for private purposes.

The following items are not included in this definition:

- **Vehicles or craft**
- Any living creature.
- Documents.
- Lottery tickets and raffle tickets.
- Any part of the structure of the **buildings**, other than fixtures and fittings, for which you are responsible as the tenant.

## Meanings of defined terms

### Domestic staff

A person employed to carry out domestic duties associated with your **home** and not employed by you in connection with any business, trade, profession or employment.

### Endorsement(s)

A change to the terms of the **policy** shown under endorsements in your schedule.

### Excess

The amount you must pay as the first part of each and every claim made.

### Family

Your spouse, domestic partner or civil partner, children, **domestic staff** and any other person all permanently living with you and not paying for their accommodation.

### Flood

An invasion of the property by a large volume of water caused by a rapid build-up or sudden release of water from outside the **buildings**.

### Heave

The upward or sideways movement of the site on which your **buildings** are situated other than **settlement**, caused by swelling of the ground.

### Home

The private residence shown in your schedule including its garages and **outbuildings** if they form part of the property.

### Landslip

Sudden movement of soil on a slope or gradual creep of a slope over a period of time other than **settlement**.

### Money

Coins and bank notes in current use, cheques, postal orders, postage stamps which are not part of a collection, trading stamps, premium bonds, saving stamps or certificates, luncheon vouchers, money orders, travel tickets including season tickets, petrol coupons, gift vouchers or gift cards, phone cards, pre-booked event and entertainment tickets and electronic money cards.

This does not include credit card, cheque card or cash dispenser card liability.

### Outbuildings

- sheds
- greenhouses
- summer houses
- other buildings (but not caravans, mobile homes, motor homes or structures made of canvas, PVC or any other non-rigid material)

which do not form part of the main building of the **home**.

### Personal effects

Clothes and items of a personal nature likely to be worn, used or carried. For example portable radios and TV's, hand held games consoles, MP3 players, mobile phones and sports equipment.

## Meanings of defined terms

### Policy

Your policy booklet and most recent schedule, including any **endorsement(s)**.

### Settlement

The natural movement of new properties in the months and years after they are built.

### Storm

A period of violent weather defined as:

- Wind speeds with gusts of at least 48 knots (55mph)\* or
- Torrential rainfall at a rate of at least 25mm per hour or
- Snow to a depth of at least one foot (30 cms) in 24 hours or
- Hail of such intensity that it causes damage to hard surfaces or breaks glass.

\* Equivalent to storm force 10 on the Beaufort Scale

### Subsidence

Downward movement of the site on which the **buildings** are situated by a cause other than **settlement** or the weight of the **buildings** themselves.

### Unfurnished

Has not contained enough furniture and furnishings for normal living purposes for more than 30 consecutive days.

### Unoccupied

Not lived in and not occupied overnight by you or your **family** or a person authorised by you for more than 30 consecutive days.

### Valuable(s)

Jewellery (including costume jewellery), articles of or containing gold, silver or other precious metals, cameras, camera lenses, binoculars, watches, furs, paintings and other works of art and collections of stamps, coins and medals.

### Vehicles or craft

- 1 Electrically or mechanically propelled or assisted vehicles including plant machinery, mini diggers, fork lift trucks, motorcycles powered transporters (including e-scooters and segway's), children's motorcycles, quad bikes and children's quad bikes.
- 2 Aircraft (including any type of gliders), drones (including mechanically propelled aerial toys, models or devices), boats, hovercraft and any other type of craft designed to be used in or on the water including hand or foot propelled craft, sailboards and windsurfers.
- 3 Trailers, carts, wagons, caravans and horse boxes.
- 4 Parts, accessories (including keys and key fobs), tools, fitted radios, cassette players and compact disc players and satellite navigation systems for any of the items in 1-3 above.

The following items are not included in this definition:

- Lawnmowers only used for domestic purposes within the boundaries of the land belonging to your **home**.
- Wheelchairs, mobility scooters and invalid carriages, provided they are only being

## Meanings of defined terms

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.

- Surfboards, water-skis, snowboards and skis.
- Toys and models.
- 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).
- Golf trolleys which are controlled by someone on foot.
- Portable satellite navigation devices or global positioning devices but not those fixed to a vehicle.

### Vermin

Rats, mice, squirrels, owls, pigeons, foxes, bees, wasps or hornets.

### We/us/our

AXA Insurance UK plc.

### You/your

The person or people named in your schedule as the policyholder(s).

# General conditions

These conditions apply throughout your **policy**.

You and your **family** must comply with them to have the full protection of your **policy**.

If you or your **family** do not comply with them we may take one or more of the following actions:

- cancel your **policy**
- declare your **policy** void (treating your **policy** as if it never existed)
- change the terms and/or premium of your **policy**
- refuse to deal with all or part of any relevant claim or reduce the amount of any relevant claim payment.

## 1 Providing accurate and complete information

When taking out, renewing or making changes to this **policy**, you or your agent (acting on your behalf) must take reasonable care to provide accurate and complete answers to all questions.

We may ask you to provide further information and/or documentation to ensure that the information you provided when taking out, making changes to or renewing your **policy** was accurate and complete.

## 2 Changes in your circumstances

You must tell us as soon as reasonably possible if your circumstances change or if any of the information shown in your proposal form, statement of fact

or schedule changes during the period of insurance.

Examples of changes we must be made aware of are:

- change of address
- structural alteration to your **home**
- if you or your **family** intend to let or sublet your **home**
- if you or your **family** intend to use your **home** for any reason other than private residential purposes
- if your **home** will be **unoccupied**
- if your **home** is no longer occupied solely by you or your **family**
- if you or your **family** have been declared bankrupt or been subject to bankruptcy proceedings
- if you or your **family** have received a police caution for or been convicted of or charged with any offence other than driving offences.

We will then tell you if there will be any change to your insurance premium and/or any change in the terms of your **policy**.

You must ensure that you provide accurate and complete information when asked questions about the changes in your circumstances.

## 3 Maximum limits

- a The value of your **contents**.

If the amount on your schedule represents less than 100% of the full replacement value of your **contents**, we will only pay you up to the **contents** sum insured.

## General conditions

The full replacement value of your **contents** means the current cost to replace all your **contents** as new.

If the full replacement value of your **contents** exceeds the amount shown in your schedule the cover under the **policy** will no longer meet your needs.

### b The value of your **buildings**.

You must notify us as soon as possible if the full rebuilding cost of your **buildings** exceeds the amount shown in your schedule.

If the amount on your schedule represents less than 100% of the full rebuilding cost of your **buildings**, we will only pay you up to the **buildings** sum insured.

The full rebuilding cost of your **buildings** means the cost of rebuilding if the **buildings** were completely destroyed. This is not necessarily the market value.

If the full rebuilding cost of your **buildings** exceeds the amount shown in your schedule the cover under the **policy** will no longer meet your needs.

## 4 Taking care of your property

You and your **family** must take all reasonable precautions to avoid injury, loss or damage and take all reasonable steps to safeguard all the property insured from loss or damage.

You must maintain the **buildings** and **contents** in good repair.

## 5 Dual insurance

If any injury, loss, damage or liability under 'Occupiers and Public liability' or 'Property owner's liability' is covered by any other insurance we will not make any payment. If any other injury, loss, damage or liability is covered by any other insurance then we will not pay more than our share.

## 6 Cancelling your cover

### Statutory cancellation rights

You may cancel this **policy** within 14 days of receipt of the **policy** documents (the cancellation period) whether for new business or at the renewal date by contacting your Insurance Agent or writing to us at the following address during the cancellation period:

AXA Personal Lines Customer Service  
PO BOX 7072  
Willenhall  
WV1 9ZU

If cover has not started we will refund the full premium. If cover has started we will keep an amount of premium in proportion to the time you have been on cover and refund the rest to you provided no claims have occurred. If any claims have been made you will not receive a refund of premium.

### Cancellation outside the statutory period

You may cancel this **policy** at any time by giving us prior written notice to the above address.

## General conditions

As long as you have not incurred eligible claims during the period we have been on cover, we will keep an amount of premium in proportion to the time you have been on cover and refund the rest to you, providing this exceeds £15. If the amount is less than £15 no refund will be payable.

If you are paying by instalments your instalments will end and if you incur eligible claims you will either have to continue with the instalments until the **policy** renewal date, or we may, at our discretion, take the outstanding instalments you still owe from any claim payment we make.

If you pay annually and you have received payment for or are in the process of making a claim you will not receive any refund of premium.

### Cancellation by us

We reserve the right to cancel your **policy** when there is a valid reason to do so. Valid reasons are:

- You provide us with inaccurate or incomplete information. Please see General condition '1 Providing accurate and complete information' for further information.
- You make a change to your information which renders the risk no longer acceptable for us to insure. Please see General condition '2 Changes in your circumstances' for further information.
- You act in a fraudulent manner. Please see the 'Claims conditions' set out on pages 20 and 21 for further information.

- You fail to pay the premium or default if you are paying by instalments. Please see General condition 'Non-payment of premiums' for further information.
- You use threatening or abusive behaviour - by this we mean:

If you or anyone acting for you uses threatening, aggressive, or abusive behaviour or language towards our staff or suppliers, this could affect your insurance **policy**. This includes in communications such as text, email, online chats, or social media.

We won't accept:

- Threats of physical violence.
- Behaviour or language that may cause someone to feel threatened or distressed.
- Abusive comments or remarks which are sexual, racial, or about religious beliefs or culture.
- Bullying or swearing.

What we may do:

- End the current call or conversation with you (we won't do this without warning you first).
- Block any further phone calls, emails or social media contact, or if made we may not answer these.
- Limit future contact with you to one method of contact e.g., by letter only.
- Limit our contact with you to one member of staff only.
- Not offer you a renewal **policy** for your **home**.
- Cancel your **home** insurance **policy** giving you 7-days' notice.



## General conditions

If we cancel your **policy** we shall provide you with 14 days prior written notice by recorded delivery to your last known address. Within this notice we will advise you of our reasons for cancelling your **policy** and any premium refund will be calculated in accordance with General condition '6 Cancelling your cover'.

If we cancel your **policy** because you have acted in a fraudulent manner we may not return any premium paid by you for the **policy** and we may not provide any prior written notice.

### Non-payment of premiums

We reserve the right to cancel this **policy** on 14 days written notice in the event of non-payment of the premium or default if you are paying by instalments. Our right to cancel the **policy** applies whether you are paying the instalments directly to us or you are paying them to your broker or finance provider under a loan you have with your broker or finance provider.

Where you are paying by instalments to your broker or finance provider, our right to cancel the **policy** on 14 days' written notice applies from the point at which you have defaulted on your instalment payments with your broker or finance provider.

If we are collecting the instalment payments and we are unable to collect a payment that is due, we will contact you and use reasonable endeavours to collect the outstanding payment(s) before exercising our right to cancel the policy.

## 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.

# General exclusions

These exclusions apply throughout your **policy**.

## We will not pay for:

### 1 Riot or civil commotion

Any loss, damage or liability caused by or happening through riot or civil commotion outside the United Kingdom, the Isle of Man or the Channel Islands.

### 2 Sonic bangs

Loss or damage by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

### 3 Reduction in market value

Any reduction in market value of any property following its repair or reinstatement.

### 4 Confiscation

Any loss or damage or liability caused by or happening through confiscation or detention by customs or other officials or authorities.

**Exclusions 1–4 above do not apply to:**

- Liability to **domestic staff**.
- Tenant's liability.
- Occupiers and Public liability.
- Property owners liability.

### 5 Radioactive contamination

Any loss or damage to any property or damage or additional expense following on from the event for which you are claiming and any legal liability directly or indirectly caused by or contributed to by or arising from:

- a ionising radiations or contamination by radioactivity from any irradiated fuel or from any nuclear waste from the combustion of nuclear fuel
- b the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or of its nuclear component.

### 6 War risks

Any loss, damage or liability caused by or happening through war, invasion, acts of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

### 7 Terrorism

Any loss, damage, liability, cost or expenses of whatsoever nature directly or indirectly caused or caused by or happening through or in connection with any act of terrorism.

For the purpose of this exclusion 'terrorism' means the use of biological chemical and/or nuclear chemical and/or nuclear force or contamination and/or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public in fear. However losses caused by or resulting from riot, riot attending a strike, civil commotion and malicious damage are not excluded hereunder.

## General exclusions

### 8 Pollution/contamination

Loss, damage, liability or bodily injury arising directly or indirectly from pollution or contamination unless caused by:

- a a sudden and unforeseen and identifiable incident
- b leakage of oil from a domestic oil installation at your **home**.

### 9 Gradual damage/deterioration /maintenance

Any loss or damage caused gradually or by wear and tear, depreciation, the effects of light or the atmosphere, mould, dry or wet rot or fungus and costs that arise from the normal use, maintenance and upkeep of your **buildings** and its **contents**.

### 10 Deliberate loss or damage

Any loss or damage caused, or allowed to be caused, deliberately, wilfully, maliciously, illegally or unlawfully by you or your **family** or anyone lawfully in the **home**.

### 11 Virtual Currencies

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

# Claims conditions

## The first thing you must do

We recommend that you check your cover. This **policy** booklet contains details of what is covered and how we settle claims. Your schedule will show what sections are in force.

These conditions apply to the Contents, Personal possessions and Buildings sections.

You and your **family** must comply with these conditions to have the full protection of your **policy**.

If you and your **family** do not comply with them we may take one or more of the following actions:

- cancel your **policy**
- change the terms of your **policy**
- refuse to deal with all or part of any relevant claim or reduce the amount of any relevant claim payment.

## You should:

- Urgently inform the Police and obtain a crime or lost property reference number if property is lost or stolen or theft or malicious damage is suspected.
- Contact us as soon as possible by phone on the appropriate Helpline. Important helpline numbers are shown on page 2 of this booklet.
- Take all reasonable steps to recover missing property.
- Take all reasonable steps to prevent further damage.

## What you must do after making your claim

- If we ask you must send us written details of your claim within 30 days.
- Provide us with full details in writing as soon as possible if someone is holding you or your **family** responsible for damage to their property or bodily injury to them. You must also send us any writ summons, letter of claim or other document as soon as possible.
- 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 assist in dealing with your claim we may require you to obtain estimates for the replacement or repair of damaged property.
- To help prove your claim we may require you to provide documentation as detailed in 'Proof of your claim and its value' below.
- We will only ask for information relevant to your claim and we will pay for any reasonable expenses you incur in providing us with the above information as part of your claim.

## 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 you must not do

- Admit or deny any claim made by a third party against you or your **family** or make any agreement with them.
- Abandon any property for us to deal with.
- Dispose of damaged items as we may need to see them.

### What we are entitled to do

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in your name for our benefit against any other party.

We are entitled to take possession of the property insured and deal with any salvage. We may also pursue any claim to recover any amount due from a third party in your name.

We are entitled to communicate with you about your claim. This includes situations where you have decided to use a professional customer representative, such as a loss assessor or claims management company, to act on your behalf.

We will only do this if there is a situation where it is necessary (for example where we are struggling to get instructions from your representative or where we think there may be a **conflict of interest**).

We are entitled to assess your claim based on our, an approved supplier's or loss adjusters 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.

### Fraud

Throughout your dealings with us we expect you to act honestly.

If you or anyone acting for you:

- knowingly makes a fraudulent or exaggerated claim under the **policy** or
- knowingly makes a false statement in support of a claim or
- submits a knowingly false or forged document in support of a claim or
- makes a claim for any loss or damage caused by your wilful act or caused with your agreement, knowledge or collusion

then:

- we may make your **policy** void from the date of the fraudulent act
- we will not pay any fraudulent claims
- we will be entitled to recover from you the amount of any fraudulent claim already paid under the **policy** since the start date
- we may not return any premium paid by you for the **policy**
- we may inform the Police of the circumstances.

# Making a claim

When you think you need to make a claim please call our claims team who will immediately take action to help you. To make the claims process as quick as possible please have your **policy** number to hand.

Please select the most appropriate phone number shown on page 2. This will ensure that you are helped quickly and efficiently.

When you phone we will:

- take details of the loss or damage
- instruct an approved supplier or loss adjuster to contact you if necessary
- where necessary arrange for someone to contact you by phone as soon as possible to discuss your claim.

## What you should do in an emergency

- Take any necessary steps to prevent further damage to the property such as switching off the gas, electricity and water supply.
- Phone our 365 days a year 24 hour domestic helpline. By phoning this helpline you will be given the choice of using a vetted tradesperson who could be appointed to undertake any emergency repairs or you use your own contractor. You will have to pay for any call out charges, parts and cost of labour.
- Call our claims team who can discuss the claim with you and give you some practical advice. Please look at the phone numbers on page 2 and choose the most appropriate.
- You must not dispose of any damaged items or conduct permanent repairs because we, an approved supplier or loss adjuster may need to inspect the damage.

## Our promise

- You will speak to a knowledgeable and trained member of staff who can discuss the claim and explain the next steps.
- We will call you back when promised.
- We will provide you with regular updates on your claim.

# How we settle claims

We may repair, reinstate or replace the damaged property. If we cannot replace or repair the property we may pay you for the loss or damage in cash or cash alternative (including vouchers and/or store cards).

Where we can offer repair or replacement through a preferred supplier, but we agree to pay you a cash or cash alternative settlement, then payment will not exceed the amount we would have paid the preferred supplier.

If no equivalent replacement is available then we will pay you the full replacement cost of the item with no discount applied.

The sums insured that apply to your **policy** will not be reduced by any claim.

We may appoint an approved supplier to act on our behalf to validate your claim. They are authorised to arrange a quotation, a repair or a replacement.

Any permanent repairs made by our approved suppliers are guaranteed.

## Contents and Business equipment

We will settle claims for loss or damage to items which are beyond economic repair on the basis of cost as 'new', subject to the **excess** as long as:

- the **contents** have been maintained in good repair
- the **contents** limit shown in your **policy** schedule is sufficient to cover the full value of the property.

For **contents** the full value means the current cost to replace all your **contents** as new.

## Buildings

We will settle claims for loss or damage to the **buildings** without deduction, subject to the **excess** as long as:

- the **buildings** have been maintained in good repair
- the **buildings** limit shown in your **policy** schedule is sufficient to cover the full value of the **buildings**.

For **buildings** full value means the cost of rebuilding if the **buildings** were completely destroyed. This is not necessarily the market value.

If it is not possible to repair or rebuild the damage to the **buildings**, or it is uneconomical to do so, we will at our option pay the difference between the value of selling your property on the open market immediately before the damage and its value after the damage. If it is possible to repair the building but you ask us to settle the claim using cash or cash alternative, and we agree to do so, we will pay for the decrease in market value of your **buildings** due to the damage but not more than it would have cost us to repair the damage to your **buildings**.

## Matching sets, suites and carpets

We treat any individual items of a matching set or suite of furniture, sanitary ware or other bathroom fittings as a single item. We will pay you for individual damaged items but not for undamaged companion pieces.

## How we settle claims

If the individual damaged items cannot be repaired or a replacement found we will also pay up to 50% towards the undamaged part of the set or suite of furniture, sanitary ware or bathroom fittings.

If a floor covering is damaged beyond repair we will only pay to have the damaged floor covering replaced. We will not pay for undamaged floor covering in adjoining rooms.

We will always talk to you about what damage you have as well as look at the weather conditions in the area.

Where we obtain local weather reports, we will take into account the distance of any weather stations from your **home** before making a decision.

In order to help assess your claim, we will also send a claims expert to your **home** if necessary.

## Storm damage claims

The definition of what we mean by **storm** can be found in the 'Meanings of defined terms' section on pages 10 to 13.

When we assess your claim, we will not rely solely on the definition of **storm** as this is just one factor we consider when you have this kind of damage to your **home**.

Other factors we consider are as follows:

- Does the evidence show that **storm** conditions occurred on or around the date the damage is said to have happened.
- Is the damage claimed for consistent with the damage caused by **storm** damage.
- Were **storm** conditions the main cause of the damage or were other factors involved. For example, we look if the damage would have occurred without the **storm**. This insurance **policy** is not designed to cover you for any gradual deterioration, wear and tear or loss or damage resulting from inadequate maintenance. Please see the general exclusions and conditions section of this **policy** for more information.



# Contents standard cover

Your schedule will show if you have chosen this section.

## What is the most we will pay?

In total we will pay you up to the **contents** sum insured shown in your **policy** schedule for any one claim under Contents causes 1–11, and covers 12, 13, 19, 25, 31, 34 and 36.

We will pay you up to the limits shown for Contents covers 14–18, 20–24, 26–30, 32–33 and 35 in addition to the **contents** sum insured shown in your schedule.

The following limits apply:

- For any one **valuable** – £15,000.
- For any one claim for **valuable(s)** – £30,000.
- For **money** – £750.
- For **business equipment** – £5,000 which can include an amount up to £500 for business stock.

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.

Your **policy** covers you or your **family's contents** while they are in the **home** by the following causes and covers:

## Cause 1 – Fire, explosion, smoke, lightning, earthquake

### ✓ What is covered

Loss or damage caused by fire, explosion, smoke, lightning or earthquake.

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Smoke damage arising gradually or out of repeated exposure.

## Cause 2 – Storm or flood

### ✓ What is covered

Loss or damage caused by **storm** or **flood**.

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Loss or damage caused by frost.

## Cause 3 – Theft

### ✓ What is covered

Loss or damage caused by theft or attempted theft.

*Please check your schedule for any security requirements that may apply.*

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Loss or damage while your **home** is **unoccupied** or **unfurnished**.
- 3 Loss or damage to **contents** from **outbuildings** where the structure is not fully enclosed, by this we mean it must not have any permanently accessible openings. **Contents** left in **outbuildings** with permanently accessible openings will be deemed as being left in the open. (Please refer to

the Contents in the garden section of the **policy** wording.)

- 4 Loss or damage if property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible, irrecoverable or irredeemable for any reason.
- 5 Loss or damage as a result of any failed online purchase or transaction.
- 6 Loss or damage from your **home** if any part of it is occupied by anyone other than you or your **family**, unless there has been forcible and violent entry to or exit from your **home**.

## Cause 4 – Escape of water

### ✓ What is covered

Loss or damage caused by water leaking from:

- 1 a fixed water installation
- 2 a drainage installation
- 3 a heating installation
- 4 a washing machine, dishwasher, water bed, fridge or freezer.

*Damage to the items themselves is only covered if the damage has happened as a result of an insured cause or cover.*

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Loss or damage while your **home** is **unoccupied** or **unfurnished**.
- 3 Loss or damage caused by failure or lack of sealant and/or grout.

- 4 Damage caused by sinks and baths overflowing as a result of the taps being left on. This may be covered if you have chosen Contents plus **accidental damage** cover.

## Cause 5 – Escape of oil

### ✓ What is covered

Loss or damage caused by oil leaking from a fixed oil-fired heating installation including smoke and smudge damage by vaporisation due to a defective oil-fired heating installation.

*Damage to the installation itself is only covered if the damage has happened as a result of an insured cause or cover.*

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Loss or damage while your **home** is **unoccupied** or **unfurnished**.

## Cause 6 – Malicious people

### ✓ What is covered

Loss or damage caused by malicious people.

*Please check your schedule for any security requirements that may apply.*

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Loss or damage while your **home** is **unoccupied** or **unfurnished**.
- 3 Malicious damage caused by you

or your **family** or any person you or your **family** have allowed into your **home**.

## Cause 7 – Riot and civil commotion

### ✓ What is covered

Loss or damage caused by riot, civil commotion, strikes, labour and political disturbances.

### X What is not covered

The amount of the **excess** shown in your schedule.

## Cause 8 – Subsidence, ground heave or landslide

### ✓ What is covered

Loss or damage caused by:

- 1 **subsidence** or ground **heave** of the site on which the **buildings** stand
- 2 **landslip**.

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Loss or damage caused by coastal or river bank erosion.

## Cause 9 – Collision

### ✓ What is covered

Loss or damage caused by collision by aircraft, aerial devices, road or rail vehicles (or anything dropped from them) or animals.

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Loss or damage caused by your domestic animals.

## Cause 10 – Aerials, satellite dishes, telegraph poles or electricity pylons

### ✓ What is covered

Loss or damage caused by the breakage or collapse of radio or television aerials, satellite dishes, lamp posts, masts, telegraph poles, electricity pylons or overhead cables.

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Mechanical or electrical breakdown or failure.
- 3 Damage caused by or in the process of cleaning, maintenance, repair or dismantling.
- 4 Damage to equipment not in or attached to the **buildings**.
- 5 Loss or damage to the items themselves.

*Damage for items in or on the **home** may be covered – see cover '12 Entertainment equipment'*

## Cause 11 – Falling trees

### ✓ What is covered

Loss or damage caused by falling trees or branches.

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Loss or damage caused by tree felling, lopping or topping.
- 3 The cost of removing fallen trees or branches unless the **buildings** or **contents** have also been damaged.

## Cover 12 – Entertainment equipment

### ✓ What is covered

**Accidental damage** to:

- 1 television sets
- 2 radios
- 3 MP3 players, compact disc players, record players and tape recorders
- 4 DVD and Blu-ray players
- 5 computers, laptops, notebooks, games consoles and similar devices
- 6 cable/satellite/digital television receivers
- 7 television aerials and satellite dishes.

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Mechanical or electrical breakdown or failure.

- 3 Damage to records, discs, cassettes and tapes.

- 4 To computers, computer equipment, electronic components or smart devices (e.g. tablets and smart phones) by:

- i Accidental loss or mislaying or misfiling of documents or records
- ii Hacking, viruses, malware, or any other code(s)
- iii Contamination.

- 5 Damage caused by or in the process of cleaning, maintenance, repair, dismantling, or altering.

- 6 Loss arising from the cost of remaking any film, disc or tape or the value of any information contained on it.

- 7 Damage to equipment not in or on the **home**.

- 8 Loss or damage by chewing, scratching, tearing, fouling or urinating by domestic animals.

- 9 Mobile phones.

## Cover 13 – Mirrors and glass

### ✓ What is covered

Accidental breakage of:

- 1 mirrors
- 2 fixed glass in and glass tops of furniture
- 3 ceramic hobs and ceramic tops of cookers
- 4 glass oven doors.

## X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Loss or damage while the **home** is **unoccupied** or **unfurnished**.
- 3 Loss or damage to you or your **family's contents** while they are not in the **home**.

## Cover 14 – Keys and locks

### ✓ What is covered

We will pay up to £1,000 for any one claim for the cost of replacing keys and locks or lock mechanisms to:

- 1 external doors and windows of the **home**
- 2 an alarm protecting the **home**
- 3 a safe in the **home**

after the keys are lost or stolen.

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 The cost of replacing keys and locks to a garage or **outbuilding**.

*If you have chosen both **contents** and **buildings** insurance then we will only pay under one section for any claim.*

## Cover 15 – Credit card liability

### ✓ What is covered

Your or your **family's** liability under the terms of any credit card, cheque card or cash dispenser card agreement as a direct result of its theft from your **home** and following its unauthorised use by any person not related to or living with you.

We will pay up to £1,000 for any one claim.

*Do not forget to inform the Police and issuing authorities as soon as possible in the event of a loss or if you suspect fraudulent use of any card.*

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Any loss unless you or your **family** have complied with the terms and conditions of the issuing authority.
- 3 Any loss or claim due to accounting errors or omissions.

## Cover 16 – Domestic heating oil

### ✓ What is covered

We will pay up to £1,000 for any one claim for accidental loss of domestic heating oil.

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Loss or damage while your **home** is **unoccupied** or **unfurnished**.

## Cover 17 – Metered water

### ✓ What is covered

We will pay up to £1,000 for any one claim for accidental loss of metered water.

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Loss or damage while your **home** is **unoccupied** or **unfurnished**.

## Cover 18 – Contents in the garden

### ✓ What is covered

We will pay up to £1,000 for any one claim for loss or damage by causes 1 and 3–11 to **contents** when in the open within the boundaries of the **home**.

*Items such as garden furniture, external statues and garden pots are included within this section.*

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Loss or damage caused by **storm** or **flood**.
- 3 Loss or damage to plants and trees.
- 4 Loss or damage to **valuables** or **money**.
- 5 Loss or damage to **business equipment**.
- 6 Loss or damage caused by theft or attempted theft from an unattended motor vehicle unless the items are

hidden from view in a boot or glove compartment, and all doors, including the boot, are locked.

## Cover 19 – Temporary removal

### ✓ What is covered

Loss or damage by causes 1–11 when **contents** are temporarily removed from your **home** to:

- 1 any bank or safe deposit
- 2 any private dwelling provided that it is not **unoccupied** or **unfurnished**
- 3 any building where you or your **family** are working or temporarily living while anywhere in the world.

Under 2 and 3 the maximum amount payable for theft or attempted theft from a room in a school boarding house, college or university halls of residence accommodation is £2,500 for any one claim.

### Student belongings

We cover student's possessions up to the limit providing the student's permanent address is the **home**. Additional cover is available under the Personal possessions section (if chosen).

We provide insurance protection for **contents** in your **home** during short periods of unoccupancy for example when you are on holiday.

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.

### 2 Loss or damage:

- a by theft, unless it involves forcible or violent entry to or exit from a building
- b from a caravan, a mobile home or motor home
- c outside the United Kingdom, the Isle of Man or the Channel Islands by riot, civil commotion, strikes, labour and political disturbances or malicious people
- d to **business equipment**.

## Cover 20 – Alternative accommodation

### ✓ What is covered

While your **home** cannot be lived in because of loss or damage covered by this **policy**, we will pay up to £15,000 for any one claim for:

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

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.

### X What is not covered

The amount of the **excess** shown in your schedule.

## Cover 21 – Documents

### ✓ What is covered

We will pay up to £500 towards any one claim for loss or damage, by causes 1–11, to documents (other than **money**) whilst:

- 1 within the main building of the **home** or
- 2 deposited in a bank safe deposit or solicitor's strong room anywhere in the world.

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Documents more specifically **insured** by any other insurance.
- 3 Documents mainly used for business, trade, profession or employment purposes.
- 4 Securities or share certificates

## Cover 22 – Special events

### ✓ What is covered

We will automatically increase the **contents** sum insured by up to £7,500 for any one claim for gifts, food and

provisions during the period 30 days before and 30 days after a special event you or your **family** are celebrating for example; weddings, civil partnerships, religious festivals, birthdays, anniversaries and any other type of celebration.

### Cover 23 – Visitors’ personal effects

#### ✓ What is covered

We will pay any visitor at your request up to £1,000 towards any one claim, for each visitor, for loss or damage by causes 1–11 to their **personal effects** whilst within the **home**.

#### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Loss or damage to **valuables** or **money**.
- 3 Loss or damage specifically excluded under Contents cover.

### Cover 24 – Domestic staff’s personal effects

#### ✓ What is covered

We will pay **domestic staff** at your request up to £1,000 towards any one claim, for each member of your **domestic staff**, for loss or damage, by causes 1–11, to their **personal effects** whilst within the **home**.

#### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule.

- 2 Loss or damage to **valuables** or **money**.

### Cover 25 – Frozen food

#### ✓ What is covered

Loss or damage to food in a fridge or freezer which is made inedible by:

- 1 a change in temperature, or
- 2 contamination by refrigerant or refrigerant fumes.

The fridge or freezer must be:

- 1 in the **home** and
- 2 owned by, or the responsibility of, you or your **family**.

#### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Loss or damage resulting from:
  - a the deliberate act of you, your **family** or any electricity supplier
  - b strike, lock-out or industrial dispute
  - c food mainly used for business, trade, profession or employment purposes.

### Cover 26 – Liability to domestic staff

#### ✓ What is covered

Subject to the limit below we will pay any amount that you or your **family** become legally liable to pay as compensation (including claimant’s costs and expenses) for death, bodily injury or illness of



any **domestic staff** within the United Kingdom, the Channel Islands and the Isle of Man.

We will pay up to £10,000,000 (which includes costs and expenses agreed by us in writing) for any one claim or series of claims arising from any one event or one source or original cause.

### X What is not covered

Your or your **family's** legal liability to pay compensation or **costs** for bodily injury (including death) sustained by any **domestic staff** when they are:

- 1 carried in or on any **vehicles or craft**
- 2 entering, getting onto or getting off any **vehicles or craft**

where such bodily injury or illness (including death) is caused by or arises out of your or your **family's** use of any **vehicles or craft**.

### Cover 27 – Tenant's liability (applicable if the home is rented)

#### ✓ What is covered

We will pay up to £15,000 for any one claim or series of claims arising from any one event or one source or original cause that you or your **family** become legally liable to pay as tenant of the **home** for:

- 1 damage to the **buildings** by causes 1–11 specified under the **buildings** section of this **policy**
- 2 **accidental damage** to cables, drain inspection covers or underground

drains, pipes or tanks providing a service to or from the **home**

#### 3 accidental breakage of:

- a fixed glass in:
  - i windows
  - ii doors
  - iii fanlights
  - iv skylights
  - v greenhouses
  - vi conservatories
  - vii verandas
- b fixed ceramic hobs or hob covers
- c fixed sanitary ware and bathroom fittings.

### X What is not covered

Loss or damage to gates, hedges and fences.

### Cover 28 – Occupiers and Public liability

#### ✓ What is covered

We will pay up to £2,000,000 (including costs and expenses agreed by us in writing) for any one claim or series of claims arising from any one event or one source or original cause that you or your **family** become legally liable to pay as compensation (including claimants costs and expenses) occurring during the period of insurance for accidental:

- 1 death, bodily injury or illness of any person

- 2 damage to property not belonging to and not in the custody or control of you, your **family** or **domestic staff**

Arising from:

- a the occupation of the **home** (but not its ownership)
- b the private pursuits of you or your **family**
- c the employment by you or your **family** of **domestic staff**.

## X What is not covered

Legal liability to pay compensation or costs arising from:

- 1 any business, trade, profession or employment
- 2 the transmission of any contagious disease or virus
- 3 owning, possessing or using **vehicles or craft**
- 4 owning, possessing or using drones including mechanically propelled aerial toys, models and devices
- 5 owning, possessing or using any dangerous dogs as listed under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1983. This includes cross breeds of those listed with any other breed, and any updates or changes that are made to these laws
- 6 owning any species of animal not domesticated in the UK
- 7 owning, possessing or using any species of horse including ponies, donkeys and mules

- 8 any action for damages brought in a court outside the United Kingdom, the Channel Islands or the Isle of Man

- 9 death of or bodily injury or illness to you or your **family**

- 10 damage to property that belongs to, and is in the custody or control of you, your **family** or **domestic staff**.

Any liability which is covered under a more specific policy.

### Important

Under this section we will provide cover for your liability as the occupier of your **home** arising from the private pursuits of you or your **family**. We will not cover your liability arising from your ownership of your **home**.

Most commonly, the occupier (tenant or occupying owner) of the property and the land belonging to it will be held responsible for liabilities arising from incidents occurring at the property.

Please note if you are the owner of the **buildings** you will also need to arrange property owners liability cover which most insurers automatically include under buildings insurance.

## Cover 29 – Unrecovered damages

### ✓ What is covered

We will pay up to £2,000,000 for any award of damages made in your or your **family's** favour which:

- 1 is for death, bodily injury, illness or damage to property of such nature

## Contents standard cover

that you or your **family** would have been entitled to a claims payment under Contents cover 28 – Occupiers and Public liability had you or your **family** been responsible for the injury or damage and

- 2 is made by a court within the United Kingdom, Isle of Man or Channel Islands and
- 3 is still outstanding six months after the date on which it is made and
- 4 is not being appealed.

## Cover 30 – Garden plants

### ✓ What is covered

We will pay up to £500 for any one claim for loss or damage to plants, bushes, shrubs and trees while in the open within the boundaries of the land belonging to the **home** caused by:

- 1 fire, smoke, explosion, lightning or earthquake
- 2 theft or attempted theft
- 3 malicious people or vandals
- 4 riot, civil commotion, strikes and labour and political disturbances.

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Loss or damage while the **home** is **unoccupied** or **unfurnished**.

## Cover 31 – Emergency entry

### ✓ What is covered

Loss or damage to **contents** caused when the fire, police or ambulance service has to force an entry to the **buildings** because of an emergency or perceived emergency.

### X What is not covered

The amount of the **excess** shown in your schedule.

## Cover 32 – Fatal accident

### ✓ What is covered

We will pay £5,000 to the deceased's legal representatives if you, or your spouse, civil partner or domestic partner living with you, suffers bodily injury within the United Kingdom, the Channel Islands or the Isle of Man as a result of:

- 1 an accident, assault or fire in the **home**
- 2 an accident whilst travelling as a passenger on a public service vehicle
- 3 an assault in the street

during the period of insurance which proves fatal within 12 months of its occurrence.

## Cover 33 – Downloaded audio/visual files

### ✓ What is covered

We will pay up to £1,000 for any one claim for loss or damage to legally downloaded audio/visual files stored on your home

## Contents standard cover

entertainment equipment and/or mobile phone as a result of causes 1 to 11 insured by this section.

### X What is not covered

The amount of the **excess** shown in your schedule.

# Contents plus accidental damage cover

Your schedule will show if you have chosen this section.

## Cover 34 – Additional accidental damage

### ✓ What is covered

**Accidental damage** or loss to **contents** while they are in the **home**.

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Any loss or damage specifically excluded under Contents causes 1–11 and covers 12–33.
- 3 **Accidental damage** or loss:
  - a by mechanical or electrical breakdown or failure
  - b arising from the cost of remaking any film, disc or tape or the value of any information contained on it
  - c caused by or in the process of cleaning, maintenance, repair, dismantling, restoring, altering, dyeing or washing
  - d caused by water coming into your **home**, other than by **storm**, **flood** or escape of water from a fixed water, drainage, or heating installation, or a washing machine, dishwasher, water bed, fridge or freezer (where cover may apply under those perils).
  - e by chewing, scratching, tearing, fouling or urinating by domestic animals

- f caused by infestation, chewing, scratching, tearing, fouling or urinating by insects or **vermin**
- g to food, drink or plants
- h specifically covered under Contents causes 1–11, Contents covers 12–33
- i to computers, computer equipment, electronic components or smart devices (e.g. tablets and smart phones) by:
  - i Accidental loss or mislaying or misfiling of documents or records
  - ii hacking, viruses, malware, or any other code(s)
  - iii contamination
- j arising from depreciation in value or other loss, damage or additional expense following on from the event for which you are claiming. e.g. costs incurred in preparing the claim or loss of earnings following your bodily injury or illness
- k while the **home** is **unoccupied** or **unfurnished**.

## Cover 35 – Accidental damage to contents in the garden

### ✓ What is covered

We will pay up to £1,000 for any one claim for **accidental damage** or loss to **contents** when in the open within the boundaries of the **home**.

## X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Any loss or damage caused by **storm** or **flood**.
- 3 Any loss or damage specifically excluded under **contents** causes 1 – 11 and covers 12 – 34.
- 4 **Accidental damage** or loss to:
  - a plants and trees
  - b valuables and money
  - c **business equipment**.

## Cover 36 – House removal

### ✓ What is covered

**Accidental damage** or loss to **contents** while being removed by professional removal contractors, from the **home** to any new private residence within the United Kingdom, the Channel Islands or the Isle of Man.

## X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 **Accidental damage** or loss:
  - a to **money**
  - b to china, glass, porcelain or any other item of earthenware unless packed by professional removal contractors
  - c to jewellery
  - d during sea transit
  - e whilst the **contents** are in storage
  - f caused by mechanical or electrical breakdown or failure.

# Personal possessions

Your **policy** schedule will show if you have chosen this section.

**Personal effects, valuables** and **money** are included if they belong to you or your **family** or you or your **family** are legally responsible for them and they are mainly used for private purposes.

## What is the most we will pay?

We will pay up to the sum insured shown in your schedule for any one claim. The sum insured for this section is included within the **contents** sum insured and is not in addition to it.

The following limits apply:

- for **money** – £750
- for any one unspecified article –  
The unspecified personal possessions sum insured or £10,000 whichever is the lower
- for theft or attempted theft of items (other than pedal cycles) from an unattended motor vehicle – £1,000.

## Cover 1 – Loss or damage

### ✓ What is covered

Loss or damage to **personal effects, valuables** and **money** belonging to you and your **family** whilst anywhere in the world.

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Loss or damage:
  - a arising from the cost of remaking any film, disc or tape or the value of any information held on it
  - b caused by, or in the process of, cleaning, maintenance, repair, dismantling, restoring, altering, dyeing or washing
  - c caused by chewing, scratching, tearing, fouling or urinating by your domestic animals
  - d caused by infestation, chewing, scratching, tearing, fouling or urinating by insects or **vermin**
  - e caused by theft or attempted theft from an unattended motor vehicle unless the items are hidden from view in a boot or glove compartment, and all windows are closed and all doors, including the boot, are locked
  - f to items not in the care, custody or control of you, or your **family** or an authorised person
  - g caused by theft or attempted theft from an unlocked hotel room
  - h arising from depreciation in value or other loss, damage or additional expense following on from the event for which you are claiming. e.g. costs incurred in preparing the claim or loss of earnings following your bodily injury or illness

- i** by mechanical or electrical breakdown or failure
- j** to **vehicles or craft**
- k** to **business equipment**
- l** to plants or any living creature
- m** where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible, irrecoverable or irredeemable
- n** as a result of any failed online purchase or transaction
- o** specifically covered elsewhere in this **policy**
- p** to computers, computer equipment, electronic components or smart devices (e.g. tablets and smart phones) by:
  - i** accidental loss or mislaying or misfiling of documents or records
  - ii** hacking, viruses, malware, or any other code(s)
  - iii** contamination
- q** to lottery tickets and raffle tickets
- r** by theft or attempted theft of any unattended pedal cycle unless in a locked building or secured by a suitable locking device to a permanent structure or a motor vehicle.

## Cover 2 – Credit card liability

### ✓ What is covered

Your or your **family's** liability under the terms of any credit card, cheque card or cash dispenser card agreement as a direct result of its theft and following its unauthorised use by any person not related to or living with you.

We will pay up to £1,000 for any one claim.

*Do not forget to inform the Police and issuing authorities as soon as possible in the event of a loss or if you suspect fraudulent use of any card.*

### X What is not covered

- 1** The amount of the **excess** shown in your schedule.
- 2** Any loss unless you or your **family** have complied with the terms and conditions of the issuing authority.
- 3** Any loss or claim due to accounting errors or omissions.



# Buildings standard cover

Your schedule will show if this section has been chosen.

## What is the most we will pay?

We will pay up to the **buildings** sum insured shown in your schedule for any one claim under **buildings** causes 1–11, and covers 16, 18 and 21–23.

We will also pay you the additional amounts under **buildings** covers 12–15, 17, 19 and 20 up to the limits shown in addition to the **buildings** sum insured.

Your **policy** covers the **buildings** for the following causes and covers:

## Cause 1 – Storm or flood

### ✓ What is covered

Loss or damage caused by **storm** or **flood**.

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Loss or damage:
  - a to gates, hedges and fences
  - b by **storm** to radio or television aerials or satellite dishes.

## Cause 2 – Escape of water

### ✓ What is covered

Loss or damage caused by water leaking from or freezing in:

- 1 a fixed water installation
- 2 a fixed drainage installation

- 3 a heating installation
- 4 a washing machine, dishwasher, water bed, fridge or freezer.

*Damage to the items themselves is only covered if the damage has happened as a result of an insured cause or cover.*

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Loss or damage while your **home** is **unoccupied** or **unfurnished**.
- 3 Loss or damage caused by failure or lack of sealant and/or grout.
- 4 Damage caused by sinks and baths overflowing as a result of the taps being left on. This may be covered if you have chosen buildings plus **accidental damage** cover.

## Cause 3 – Escape of oil

### ✓ What is covered

Loss or damage caused by oil leaking from or freezing in a fixed oil-fired heating installation, including smoke and smudge damage by vaporisation due to a defective oil-fired heating installation and damage to soil caused by the leaking oil.

*Damage to the installation itself is only covered if the damage has happened as a result of an insured cause or cover.*

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Loss or damage while your **home** is **unoccupied** or **unfurnished**.

## Cause 4 – Subsidence, ground heave or landslide

### ✓ What is covered

Loss or damage caused by:

- 1 **subsidence** or ground **heave** of the site on which the **buildings** stand
- 2 **landslip**.

***Settlement** is not covered by your **policy**.*

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Loss or damage:
  - a to boundary and garden walls, gates, hedges and fences, paths and drives, artificial lawns, patios, decking, terraces, tennis hard courts and swimming pools unless the **home** has been damaged at the same time by the same cause
  - b due to normal **settlement**, shrinkage or expansion
  - c to or as a result of movement of solid floor slabs and non load bearing walls, unless the foundations beneath the external walls of the **home** are damaged at the same time by the same cause
  - d resulting from construction, structural alteration, repair or demolition
  - e caused by coastal or river bank erosion

- f arising from the use of defective materials, defective design or faulty workmanship.

## Cause 5 – Theft

### ✓ What is covered

Loss or damage caused by theft or attempted theft.

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Loss or damage while your **home** is **unoccupied** or **unfurnished**.

## Cause 6 – Collision

### ✓ What is covered

Loss or damage caused by collision by aircraft, aerial devices, road or rail vehicles (or anything dropped from them) or animals.

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Loss or damage caused by your domestic animals.

## Cause 7 – Falling trees

### ✓ What is covered

Loss or damage caused by falling trees or branches.

## X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Loss or damage caused during tree felling, lopping or topping.
- 3 The cost of removing fallen trees or branches that have not caused damage to the **buildings**.

## Cause 8 – Aerials, satellite dishes, telegraph poles or electricity pylons

### ✓ What is covered

Loss or damage caused by the breakage or collapse of radio or television aerials, satellite dishes, lamp posts, telegraph poles, electricity pylons or overhead cables.

## X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Loss or damage to the aerial or satellite dish.

## Cause 9 – Fire, explosion, smoke, lightning or earthquake

### ✓ What is covered

Loss or damage caused by fire, explosion, smoke, lightning or earthquake.

## X What is not covered

- 1 The amount of the **excess** shown in your schedule.

- 2 Smoke damage caused gradually from repeated exposure.

## Cause 10 – Malicious people

### ✓ What is covered

Loss or damage caused by malicious people.

## X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Loss or damage while your **home** is **unoccupied** or **unfurnished**.
- 3 Malicious damage caused by you or your **family** or any person you or your **family** have allowed into your **home**.

## Cause 11 – Riot and civil commotion

### ✓ What is covered

Loss or damage caused by riot, civil commotion, strikes, labour and political disturbances.

## X What is not covered

The amount of the **excess** shown in your schedule.

## Cover 12 – Debris removal and building fees

### ✓ What is covered

We will pay up to £100,000 for:

- 1 architects, surveyors, consulting engineers and legal fees

## Buildings standard cover

- 2 the cost of clearing debris from the site or demolishing or shoring up the **buildings**
  - 3 the cost to comply with government or local authority requirements
- incurred following a valid claim for damage under **buildings** causes 1–11.

### X What is not covered

The amount of the **excess** shown in your schedule.

## Cover 13 – Keys and locks

### ✓ What is covered

We will pay up to £1,000 for any one claim for the cost of replacing keys and locks or lock mechanisms to:

- 1 external doors and windows of the **home**
  - 2 a safe within the **home**
  - 3 an alarm protecting the **home**
- after the keys are lost or stolen.

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 The cost of replacing keys and locks to a garage or **outbuilding**.

*If you have chosen **buildings** and **contents** insurance then we will only pay under one section for any one claim.*

## Cover 14 – Alternative accommodation

### ✓ What is covered

While your **home** cannot be lived in because of loss or damage covered by this **policy**, we will pay up to £200,000 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**.

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.

### X What is not covered

The amount of the **excess** shown in your schedule.

## Cover 15 – 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**.

### X What is not covered

The amount of the **excess** shown in your schedule.

## Cover 16 – Emergency entry

### ✓ What is covered

Loss or damage to the **buildings** caused when the fire, police or ambulance service has to force an entry to the **buildings** because of an emergency or perceived emergency involving you or your **family**.

### X What is not covered

The amount of the **excess** shown in your schedule.

## Cover 17 – Lawns and gardens

### ✓ What is covered

We will pay up to £500 for any claim for loss or damage to lawns and gardens through the actions of the fire, police or ambulance service while attending the **home**.

### X What is not covered

The amount of the **excess** shown in your schedule.

*If you have chosen **buildings** and **contents** insurance then we will only pay under one section for any one claim.*

## Cover 18 – Contracting purchaser

### ✓ What is covered

If you have entered into a contract to sell the **home**, the person buying it will have the full protection of your **policy** for the **buildings** up to the date of completion of the purchase, as long as the **home** is not covered by any other insurance.

### X What is not covered

The amount of the **excess** shown in your schedule.

## Cover 19 – Property owner's liability

### ✓ What is covered

We will pay up to £2,000,000 (including costs and expenses agreed by us in writing) for any one claim or series of claims arising from any one event or one source or original cause that you or your **family** become legally liable to pay as compensation (including claimants costs and expenses) occurring during the period of insurance in respect of accidental:

- 1 death, bodily injury or illness of any person who is not an employee of either you or your **family**
- 2 damage to property not belonging to and not in the custody or control of you or your **family** or **domestic staff**.

Arising from:

- a your ownership (but not occupation) of the **buildings** including its land
- b defective work carried out by you or your **family** or on your behalf to any private residence within the United Kingdom, the Isle of Man or the Channel Islands disposed of by you or your **family** before the occurrence of bodily injury or damage in connection with such private residence.

In the event of your death we will treat your legal representative as you for liability incurred by you.

### X What is not covered

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

- 1 an agreement which imposes a liability on you which you would not be under in the absence of such agreement
- 2 the use of the **home** for any business, trade, profession or employment
- 3 death, bodily injury or damage caused by lifts, hoists or **vehicles or craft**
- 4 damage to property that belongs to, and is in the custody or control of you, your **family** or **domestic staff**
- 5 rectifying any fault or alleged fault
- 6 death of or bodily injury or illness to you or your **family**
- 7 the transmission of any contagious disease or virus

Any liability which is covered under a more specific policy.

### Important

Under this section we only provide cover for liability arising from the ownership of your **home**. We will not cover your liability as the occupier of your **home** or your personal liability arising from the private pursuits of you or your **family**.

Most commonly, the occupier (tenant or occupying owner) of the property and the land belonging to it will be held responsible for liabilities arising from incidents occurring at the property.

Please note that you will also need to arrange cover for occupier and/or public liability which most insurers automatically include under contents insurance.

## Cover 20 – Trace and Access

### ✓ What is covered

We will pay up to £5,000 for any one claim for necessary and reasonable costs that you incur in finding the source of damage to the **home** caused by:

- 1 escape of water from a fixed water, drainage or heating installation
- 2 escape of oil from a fixed oil fired heating installation
- 3 **accidental damage** to cables, pipes, underground drain pipes or tanks providing services to and from the **home** for which you are responsible.

This includes reinstating any wall, floor, ceiling, drive, fence or path removed or damaged during the search.

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Loss or damage to pitch fibre drains caused by inherent defects in the design, material, construction, or installation of the pipes and drains.
- 3 The costs of repair of the source of the damage unless the cause is covered elsewhere in this **policy**.

## Cover 21 – Pipes and cables

### ✓ What is covered

**Accidental damage** to cables, drain inspection covers and underground drains, pipes or tanks providing services to or from the **home** and for which you are responsible.

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Loss or damage to pitch fibre drains caused by inherent defects in the design, material, construction, or installation of the pipes and drains.

*If it is discovered that the cause is not accidental damage then unless one of the other causes applies there will be no cover.*

## Cover 22 – Glass and sanitaryware

### ✓ What is covered

Accidental breakage of:

- 1 fixed glass in windows, doors, fanlights, skylights, greenhouses, conservatories and verandahs
- 2 fixed ceramic hobs or hob covers
- 3 fixed sanitaryware and bathroom fittings.

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Loss or damage while the **home** is **unoccupied** or **unfurnished**.
- 3 Damage to property that does not form part of the **home**.

## Cover 23 – Help to reduce flooding

If we accept your claim for damage caused by a **flood**, we will also pay up to £10,000, to try and stop or reduce further **flood**

## Buildings standard cover

damage happening. This amount includes any fees.

We will protect your **home** where we can. This may include using 100% waterproof floor finishes, and paints and plaster which are water-resistant. These should dry out without cracking so they can be easily re-painted. We may also place electrical sockets and/or wires higher up the walls of your property.

We will only do this where the costs to repair your **buildings** (not including **outbuildings**) are more than £10,000.

We or our loss adjusters/suppliers must approve the work before it goes ahead.



# Buildings plus accidental damage cover

Your schedule will show if you have chosen this section.

## Cover 23 – Additional accidental damage

### ✓ What is covered

**Accidental damage** or loss to the **buildings**.

### X What is not covered

- 1 The amount of the **excess** shown in your **policy** schedule.
- 2 Loss or damage:
  - a specifically excluded under **buildings** causes 1–11 and covers 12–22
  - b by frost
  - c caused by water coming into your **home**, other than by **storm**, **flood** or escape of water from a fixed water, drainage, or heating installation, or a washing machine, dishwasher, waterbed, fridge or freezer (where cover may apply under those perils)
  - d by infestation, chewing, scratching, tearing, fouling or urinating by insects or **vermin**
  - e by **settlement** or shrinkage of the **buildings**
  - f by chewing, scratching, tearing, fouling or urinating by domestic animals
  - g by mechanical or electrical breakdown or failure
  - h specifically covered elsewhere in this **policy**

- i arising from the alteration or extension of the **buildings**
- j arising from faulty workmanship, defective design or use of defective materials
- k whilst the **home** is **unoccupied** or **unfurnished**.

# Making a complaint

AXA Insurance aims to provide the highest standard of service to every customer.

If our service does not meet your expectations, we want to hear about it so we can try to put things right.

All complaints we receive are taken seriously. Following the steps below will help us understand your concerns and give you a fair response.

## Making your complaint

If your complaint relates to a claim on your **policy**, please contact the department dealing with your claim on: 0330 024 6841.

If your complaint relates to your **policy**, please contact your Insurance Agent or AXA office where it was bought, or AXA Insurance UK plc.

### Contact Details

Head of Complaints

AXA Insurance

PO Box 2796

Bolton

BL6 9LZ

Phone: 0330 024 6841

Email: [customer-care@axa-insurance.co.uk](mailto:customer-care@axa-insurance.co.uk)

When you make contact please provide the following information:

- Your name, address and postcode, telephone number and e-mail address (if you have one).
- Your **policy** and/or claim number, and the type of policy you hold.

- The name of your insurance agent (if applicable).

- The reason for your complaint.

Any written correspondence should be headed 'COMPLAINT' and you may include copies of supporting material.

## Beyond AXA

Should you remain dissatisfied following our final written response, you may be eligible to refer your case to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products.

You have six months from the date of our final response to refer your complaint to the Financial Ombudsman Service. This does not affect your right to take legal action.

If we cannot resolve your complaint you may refer it to the Financial Ombudsman Service at the address given below.

The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

Phone: 0300 123 9123 or  
0800 023 4567

Fax: 020 7964 1001

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Web: [help.financial-ombudsman.org.uk](http://help.financial-ombudsman.org.uk)

### Our promise to you

We will:

- Acknowledge all complaints promptly.
- Investigate quickly and thoroughly.
- Keep you informed of progress.
- Do everything possible to resolve your complaint.
- Use the information from complaints to continuously improve our service.
- Your legal rights will not be affected by any complaint you make.

*Telephone calls may be recorded and monitored.*

# Customer service information

## Data Protection Notice

AXA Insurance UK plc is part of the AXA Group of companies which takes your privacy very seriously. For details of how we use the personal information we collect from you and your rights please view our privacy policy at [www.axa.co.uk/privacy-policy](http://www.axa.co.uk/privacy-policy). If you do not have access to the internet please contact us and we will send you a printed copy.

## Authorisation

AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Financial Services Register number 202312. This can be checked on the Financial Services Register by visiting the FCA's website at [www.fca.org.uk/register](http://www.fca.org.uk/register)

## Financial Services Compensation Scheme (FSCS)

AXA insurance UK plc is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available on the FSCS website [www.FSCS.org.uk](http://www.FSCS.org.uk) or by contacting them on 0800 678 1100.

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**[www.axa.co.uk](http://www.axa.co.uk)**

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