



Important changes to AXA Extra

For all policies renewed on or after the 1st January 2020, we are introducing changes to the AXA Extra policy which have been summarised below:

Changes to Important Advice

Escape of Water

New paragraph –

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.

Paragraph re-worded as follows:

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.

Fire

New paragraph –

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.

Changes to Meanings of defined terms

Unoccupied

Definition reworded as follows:

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

Vehicles or craft

Point 1 amended to include plant machinery, mini diggers, fork lift trucks,

Point 2 Aircraft amended to include any type of gliders.

Drones amended to include mechanically propelled aerial toys, models or devices.

Changes to General conditions

5 Dual Insurance

Reworded as follows:

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

Cancellation outside the statutory period

Additional wording to advise that no refund will be paid if the amount is less than £15.

Cancellation by us

Valid reasons for us to cancel your policy now includes the following:

You use threatening or abusive behaviour or language towards our staff or suppliers.

Clarification that we may not provide written notice if we cancel your policy because you have acted in a fraudulent manner

Changes to General exclusions

Addition of 'Occupiers' under exclusions 1-4 do not apply to:

General exclusion 9 reworded to clarify that damage caused gradually is not covered

Changes to Claims conditions

Fraud

we may cancel your policy amended to:

we may make your policy void from the date of the fraudulent act

Changes to How we settle claims

Clarification that claims for both buildings and contents will be settled subject to the excess.

Changes to Contents standard cover

Cause 3 Theft

What is not covered now includes the following additional exclusions:

4. Loss or damage as a result of any failed online purchase or transaction.

Cause 4 Escape of Water

What is not covered now includes the following additional exclusion:

3. Loss or damage caused by failure or lack of sealant and/or grout.

Cover 18 Contents in the garden

What is not covered now includes the following additional exclusion:

5. 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 windows are closed and all doors, including the boot, are locked.

Cover 28 Occupiers and Public liability

What is not covered now includes the following additional exclusions:

4. owning, possessing or using drones including mechanically propelled aerial toys, models or devices.

Any liability which is covered under a more specific policy.

Cover 35 – Accidental Damage to contents in the garden

What is not covered now includes the following additional exclusion:

2. Any loss or damage caused by Storm or Flood

Changes to Personal possessions cover

What is not covered now includes the following additional exclusion:

n. as a result of any failed online purchase or transaction.

Changes to Buildings cover

Cause 2 – Escape of Water

What is not covered now includes the following additional exclusion:

3. Loss or damage caused by failure or lack of sealant and/or grout.

Cover 18 Property owner's liability

What is not covered now includes the following additional exclusion:

Any liability which is covered under a more specific policy



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