



Company: AXA Insurance UK plc

AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with registered number 202312. Registered address 5 Old Broad Street, London, EC2N 1AD, England.

Product: AXA Extra

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents.

What is this type of Insurance?

Household Buildings and Contents Insurance is designed to provide cover for loss or damage to your property.



What is insured?

Buildings (if cover chosen)

- ✓ Loss or damage caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water (e.g. from burst pipes or tanks) or oil, malicious people, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes up to £1,000,000
- ✓ Debris removal up to £100,000
- ✓ Replacing locks up to £1,000
- ✓ Alternative accommodation up to £200,000
- ✓ Property owner's liability up to £2,000,000
- ✓ Trace and access up to £5,000
- ✓ 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 up to £1,000,000
- ✓ Accidental breakage of fixed glass in windows, fixed ceramic hobs and fixed sanitary ware and bathroom fittings up to £1,000,000

Contents (if cover chosen)

- ✓ Loss or damage caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water (e.g. from burst pipes or tanks) or oil, malicious acts, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes up to £75,000
- ✓ Any one claim for valuables up to £30,000
- ✓ Any one valuable item up to £15,000
- ✓ Money up to £750
- ✓ Credit cards up to £1,000
- ✓ Business equipment up to £5,000
- ✓ Alternative accommodation up to £15,000
- ✓ Replacing locks up to £1,000
- ✓ Accidental loss of heating oil and metered water up to £1,000
- ✓ Frozen food up to £75,000
- ✓ Contents in garages and outbuildings up to £75,000
- ✓ Contents in the garden up to £1,000
- ✓ Temporary removal up to £75,000



What is not insured?

- ✗ Loss or damage occurring after the home has been unoccupied or unfurnished (see policy booklet for definitions of unoccupied and unfurnished) by theft, malicious people and escape of water or oil
- ✗ Loss or damage caused by sinks and baths overflowing as a result of the taps being left on unless the additional accidental damage cover is chosen
- ✗ Vehicles or craft or liability from owning, possessing or using vehicles or craft (see policy booklet for definition of vehicles and craft)
- ✗ Loss or damage to gates, hedges and fences caused by storm or flood
- ✗ Loss or damage to valuables, money or business equipment left in the open



Are there any restrictions on cover?

- ! You will need to pay an amount of each claim, known as the excess
- ! The compulsory excess is £100
- ! The subsidence, heave and landslip excess is a minimum of £1,000 (applicable to Buildings if chosen)
- ! The escape of water excess is a minimum of £350
- ! These amounts may vary depending on your voluntary excess choices
- ! Any loss or damage caused 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/or contents
- ! 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

- ✓ Documents up to £500
- ✓ Special events increase £7,500
- ✓ Visitors and domestic staff personal effects £1,000
- ✓ Garden Plants up to £500
- ✓ Liability to domestic staff up to £10,000,000
- ✓ Tenants liability up to £15,000
- ✓ Occupiers and public liability up to £2,000,000
- ✓ Unrecovered Damages up to £2,000,000
- ✓ Fatal accident up to £5,000
- ✓ Downloaded audio and visual files £1,000
- ✓ Accidental damage to entertainment equipment up to £75,000
- ✓ Accidental breakage of mirrors, fixed glass in furniture, ceramic hobs and glass oven doors up to £75,000

Optional Covers

- Additional accidental damage
- Personal Possessions anywhere in the world



Where am I covered?

- ✓ The cover provided is for private residences in England, Scotland and Wales



What are my obligations?

- When taking out, renewing or making changes to your policy you must take reasonable care to provide accurate and complete answers to all questions
- You must tell us of any changes e.g. change of address, structural alteration to your home, if you intend to let your home or use it for any reason other than private residential purposes, if your home will be unoccupied, if you or your family have been declared bankrupt or you or your family have received a police caution or been convicted or charged with any offence
- You and your family must take precautions to avoid injury, loss or damage and take reasonable steps to safeguard the property insured from loss or damage and maintain in good repair
- You must pay the premium on time

If you make a claim –

- You must provide us with all relevant information about the claim to assist us in validating it
- You should take steps to prevent further damage and not dispose of any damaged items or conduct permanent repairs as we may need to inspect the damage.



When and how do I pay?

You can pay your premium as a one-off payment or in monthly instalments.



When does the cover start and end?

This contract will start on the date you select when you purchase the policy and will end one year later.



How do I cancel the contract?

- You can cancel this policy within 14 days of receipt of the policy documents whether for new business or at the renewal date.
- If cover has not started we will refund the full premium to you. 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.
- You may also cancel this policy at any time by giving us prior written notice to AXA Personal Lines Customer Service, PO Box 7072, Willenhall, WV1 9ZU.
- We will keep an amount of premium in proportion to the time you have been on cover and refund the rest to you as long as you have not incurred eligible claims during the period we have been on cover.
- If any claims have been made you will not receive a refund of premium.