



**NI Broker Customers**  
February 2024

# Home Insurance Policy



# Useful phone numbers

## Claims

If you want to make a claim, please phone this number day or night.

**0345 828 2823**

## AXA SOS Line

Ring our 24-hour SOS Line and we'll give you advice and assistance.

**0345 399 5335**

# Welcome to your AXA Home Insurance policy

We are one of the largest insurance groups in the world.

You chose us because you need protection. You also want a level of service second to none and, if you need help with claims, we will be there when you need us most.

This is your policy document. It is the contract that we have made with each other. We appreciate insurance can be a complicated business so we have designed the layout to make it as easy as possible to follow.

Please read it carefully and if you have any questions, please contact your Broker.

# Need to find something quickly?

## If the question is...

## then look at page

My home has been damaged, what do I do?	17
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## And if your question is one of these...

I'm moving house, what do I do?

I'm thinking of letting a room, am I covered?

I want to change my cover, how do I do this?

**Please contact your Broker and they'll give you the answer.**

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# Caring For You

There may be times when you feel you do not receive the service you expect from us.

This is our complaints process to help you.

- ▶ For a complaint about your policy, contact your local Broker.
- ▶ For a complaint about your claim, contact our claims action line on 0345 828 2823.
- ▶ If we cannot sort out your complaint, you can contact our Customer Care Department on 0800 0391970 or: email: [axacustomer@axa.ie](mailto:axacustomer@axa.ie) or: write to AXA Insurance, Customer Care Department, Freepost BEL 2531, Belfast, BT1 1BR.
- ▶ If you are unhappy with the way we have dealt with your complaint, you may be able to refer to:

The Financial Ombudsman Service,

Exchange Tower, London, E14 9SR, Financial Ombudsman Service - Customer helpline Monday to Friday – 8am to 8pm Saturday – 9am to 1pm

- ▷ 0800 023 4 567 - calls to this number are normally free for people ringing from a “fixed line” phone – but charges may apply if called from a mobile phone
- ▷ 0300 123 9 123 - calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs.

These numbers may not be available from outside the UK – so please call from abroad on +44 20 7964 0500. Email: [complaint.info@financialombudsman.org.uk](mailto:complaint.info@financialombudsman.org.uk)

## **Our promise to you:**

We'll reply to your complaint within five days.

We'll investigate your complaint.

We'll keep you informed of progress.

We'll do everything possible to sort out your complaint.

We'll use feedback from you to improve our service.

## **Financial Services Compensation Scheme (FSCS)**

AXA Insurance dac is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

# Your policy wording

This document and any endorsements that are included in it sets out your and our rights and responsibilities.

The insurer your contract is with is AXA Insurance dac which is established in Ireland. Both you and we can choose the law within the European Union which will apply to the contract. We propose that Northern Ireland law apply.

The cover you have bought has many benefits to give you peace of mind. However, as with all insurance contracts, there will be circumstances where cover will not apply. These are shown in this document.

Please read your policy carefully and keep it in a safe place.

Your policy includes:

- ▶ the policy wording in this booklet;
- ▶ the schedule; and
- ▶ any endorsement that applies.

As long as you have paid or agreed to pay the premium and any further premium we may need, we will cover injury, loss or damage which happens during the period of insurance and provide insurance as described in the following pages for these sections you have chosen.

On behalf of AXA Insurance dac



**Marguerite Brosnan**

Chief Executive

AXA Insurance dac  
Registered number 136155  
Registered office Wolfe Tone House,  
Wolfe Tone Street, Dublin 1.

# Definitions in this policy

The following words have the same meaning wherever used in the policy or schedule.

## **We, our, us**

AXA Insurance dac

## **You, your**

The person named as the policyholder in the schedule and each member of the policyholder's family or household (but not boarders, lodgers or paying guests) who normally live in the policyholder's home.

## **The schedule**

The schedule is part of your policy. It includes your details, the dates of insurance and the property insured.

## **The period of insurance**

The period for which we have accepted your first or any further premium.

## **Excess**

The first part of any claim which you have to pay.

## **Endorsement**

An alteration to the terms of the policy.

## **The buildings**

The private home shown in the schedule and the following if they form part of the property:

- a. Domestic greenhouses, tennis hard courts, swimming pools, terraces, patios, drives, footpaths, walls, gates, fences, hedges and septic tanks, all within the boundaries of the land belonging to the private home.
- b. Landlord's fixtures and fittings and decorations inside the home.

## **Contents**

You can find the definition of contents within the contents section of this policy booklet. This includes the definition of household goods, personal effects, valuables, money and business equipment.

## **Home**

The house, bungalow, apartment, flat or maisonette shown in the schedule including its outbuildings and garages all used for domestic purposes.

## **Unoccupied**

Home is not lived in by you or any other person with your permission for more than 40 consecutive days. By 'lived in' we mean that you or any other person with your permission regularly sleep there overnight and carry out day-to-day activities such as cooking or bathing at the property. Regular visits to the home or occasional overnight stays would not count as your home being lived in or as a break in this 40 day period

## **Outbuildings**

Sheds, green houses, summer houses and other buildings (but not caravans, mobile homes or motor homes) which do not form part of the main building of the home and are used for domestic purposes.

## **Unfurnished**

Does not contain enough furniture for normal living purposes

# Definitions in this policy

## **Standard construction**

Built entirely of brick, stone or concrete and roofed entirely with slates, tiles or with concrete.

We explain other words elsewhere in the policy or schedule.



## **Accidental damage**

Sudden, unintentional and unexpected physical damage that can be seen

# Understanding your policy

We have designed our policy to help you to understand the cover provided.

You will find these headings on many of the pages.

 <b>What's covered</b> <p>These sections are printed in black on a white background and give detailed information on the insurance provided.</p>	 <b>What's not covered</b> <p>These sections are printed in black colour on a grey background and draw your attention to what is not covered by your policy.</p>
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# How we settle claims

You must tell us if the buildings and contents sums insured are not high enough. If not, you may find that you do not have enough cover and we will not pay the full value of your claim.

We will decide how to settle your claim. We will normally arrange for one of our suppliers to repair, reinstate or replace the lost or damaged property. In some instances, we may decide to pay a cash amount for the loss or damage. We will not pay more than our suppliers would have charged. We will deduct the appropriate excess from all claims payments we make.

## Claims retention

Where we agree to pay your claim we reserve the right to withhold up to a maximum of 25% of the final payment until the reinstatement works are completed and validated through the submission of a final invoice and (where necessary) a final inspection of the works is completed by AXA. Where the retention amount remains unclaimed after a period of 4 months from the date of the settlement we undertake to write to remind you of the unclaimed retention and AXA's requirements to release this payment. If we do not hear back from you within 10 working days we will issue a final reminder to you. Where we do not receive a response to our final reminder within 10 working days, AXA will close the claim file.

## Matching sets and suites

We treat one item of a matching set of items or suite of furniture or sanitary ware or other bathroom fittings as a single item. We will pay you for individual damaged items but not for other undamaged pieces. If the damaged items cannot be repaired or replaced we will pay up to 50% towards replacing the undamaged companion pieces as well.

If a floor covering is damaged beyond repair we will pay to have it replaced. In the event of undamaged floor coverings in adjoining rooms or areas which are not divided by a door, break in the flooring, a partition or similar we will pay up to

50% towards its replacement, provided the floor covering is an exact match to the damaged floor covering.

We will not pay for replacing undamaged floor coverings in any adjoining rooms or areas which are divided by a door, break in the flooring, a partition or similar.

## Will we take off an amount for wear and tear?

### **Buildings**

If we carry out a repair or reinstatement, we will not take off an amount for wear and tear as long as the sum insured represents the full reinstatement value of the building and you have kept the building in good condition.

The full reinstatement value is not necessarily the value you would get if you sold the property (market value).

### **Contents**

We will take off an amount for:

- ▶ clothes, furs, household linen;
- ▶ TV sets, DVD players, camcorders, videos, record players, compact disc players, iPods, video recorders, home computers, lap top computers, game consoles and similar equipment including CDs, tapes, records and software over two years old.

We will not take off an amount for wear and tear for all your other contents as long as the sum insured represents their full value as new at the time of loss and you have kept them in good condition.

### **Other insurance policies**

If any injury, loss or damage is covered by any other insurance, we will not pay more than our share. This does not apply to subsection 20 of section B (Contents) or section I (Personal accident).

# No-claims discount

For the purpose of working out the no-claims discount, a period of insurance is one continuous year between the beginning of the policy and the renewal date shown in your schedule or between consecutive renewal dates.

If you have consecutive periods of insurance with us without any incident which may give rise to a claim, we will reduce your premium when you renew the policy in line with our discount scale that applies at the renewal date. We will give you details if you need them.

If during a period of insurance incidents happen giving rise to claims under the policy, we will reduce the no-claims discount to 0%.

If we agree to transfer the interest of the policy to someone else, we will not transfer any no-claims discount earned.

Before you make a small claim, remember you could lose your no-claims discount. Please call us if you have any questions.

# Inflation protection

## Buildings

To help protect you against inflation, we will adjust the sum insured under the buildings section each month, in line with an appropriate index we have chosen, and each year when you renew the policy we will increase the sum insured in line with that index. This does NOT apply to Premier Home policies.

## Contents and personal possessions

To help protect you against inflation, we will amend the sum insured under the contents section each month, in line with an appropriate index we have chosen, and each year when you renew the policy, we will increase the sum insured in line with that index. This does NOT apply to Premier Home policies.

The following applies to buildings, contents and personal possessions.

- ▶ If an index falls, we will keep the sums insured and monetary limits at the same level.
- ▶ We do not charge for this inflation protection at the time of the monthly increase but when you next renew your policy we will adjust your sums insured as a result.
- ▶ Inflation protection will not apply to the monetary limits.
- ▶ During the period of repair, after we carry out a repair or replacement for loss or damage to the building, we will continue to protect the sum insured against inflation as long as:
  - a. you take reasonable steps to make sure that the repair or replacement is carried out immediately; and
  - b. the sum insured at the time of the loss or damage represents the full value.

Although you have the benefits of inflation protection, you should not rely on this alone to keep the building sum insured at the correct level. The replacement cost of your building or contents may be growing faster than inflation – perhaps because of a new extension or new items you have bought. It is a policy condition to insure for the correct amount – see page 17.

Remember, insure your buildings for the replacement cost, not market value.

# What's not covered

## General exclusions

These exclusions apply to the whole policy.

### **1. Sonic bangs**

We will not pay for loss or damage caused by pressure waves from aircraft and other flying objects travelling at or above the speed of sound.

### **2. Radioactive contamination**

We will not pay for any loss, damage or legal liability directly or indirectly caused by or contributed to by or arising from:

- a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
- b. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear machinery or any part of it.

### **3. War and terrorism exclusion**

Despite any other condition in this insurance or any endorsement that may apply, we will not be liable for loss, damage, cost or expense directly or indirectly caused by, resulting from or in connection with any of the following.

- a. War, riot, revolution or any similar event.
- b. Any government, public or local authority legally taking or destroying your property.
- c. Any act of terrorism.

We define an act of terrorism as an act which may include using or threatening force or violence by any person or group, whether acting alone or in connection with any organisation or government committed for political, religious, ideological or other

purposes. This includes the intention to influence any government or to put the public or any section of the public in fear.

This exclusion also does not cover liability, loss, damage, costs or expense resulting from any action taken to control or prevent a, b or c above.

If we say that we will not cover a claim for these reasons, you must prove otherwise if you want us to pay a claim.

If any part of this exclusion is not valid or cannot be enforced, the other parts will still be effective.

### **4. Excess**

We will not pay the first:

- ▶ £200 of any claim (unless otherwise shown in the policy or schedule)
- ▶ £500 of any escape of water claim
- ▶ £1000 of any subsidence claim.

### **5. Date change exclusion**

We will not pay for any loss of or damage to any computer equipment, software or microchip-controlled electrical appliance you own or control, or for any data lost from any computer, software, database or similar equipment, caused by or arising from that equipment failing to treat any calendar date as the correct date.

# What's not covered

## 6. Risks to computers

This policy does not apply to liability, loss, damage, costs or expense directly or indirectly caused by or in connection with:

- a. the loss or alteration of or damage to; or
- b. a reduction in how a system works of a computer system, hardware programme, software, data-information store, microchip, integrated circuit or similar device in computer equipment or non-computer equipment that results from deliberately or negligently transferring (electronic or otherwise) a computer programme that contains any damaging code including computer viruses, worms, logic bombs, or trojan horses.

## 7. Wear and Tear

Your policy is intended to cover you against unforeseen events like fire or theft. It does not cover wear and tear or damage that occurs gradually over time.

# General Conditions

You must keep to the following conditions to have the full protection of your policy.

## 1. Changes in your circumstances

You must tell us immediately if there are any changes that may affect your insurance, such as the following:

- ▶ You change your address where you normally live
- ▶ You structurally alter your home or build an extension.
- ▶ Your home is used for business or as a holiday home.
- ▶ Your building becomes unoccupied or does not contain enough furniture for normal living purposes.
- ▶ Your home is let to tenants or shared with lodgers.
- ▶ You have been declared bankrupt or been convicted of any offence or have a prosecution pending other than a driving offence.

We may reassess your cover and premium either immediately or at your next renewal date depending on the information you provide.

This is not a complete list. If you are unsure whether a change will affect your cover you should contact us.

## 2. Taking care of your property

You must take all reasonable precautions to avoid injury, loss or damage and take all reasonable steps to protect your property from loss or damage. You must keep all your property in good condition.

## 3. Fraud

You must not act in a fraudulent way. If you or anyone acting for you:

- ▶ fails to reveal or hides a fact likely to influence whether we accept your proposal, your renewal, or any adjustment to your policy;
- ▶ fails to reveal or hides a fact likely to influence the cover we provide;
- ▶ makes a statement to us or anyone acting on our behalf, knowing the statement to be false;
- ▶ sends us or anyone acting on our behalf a document, knowing the document to be forged or false;
- ▶ makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
- ▶ makes a claim for any loss or damage you caused deliberately or with your knowledge.

The action we can take on top of our other rights are listed below.

- ▶ We will not pay a claim.
- ▶ We will not pay any other claim which has been or will be made under the policy.
- ▶ We may declare the policy void. (In other words, it will end without you receiving any benefit.)
- ▶ We will be entitled to recover from you the amount of any claim we have already paid under the policy.
- ▶ We will not return your premium.
- ▶ We may let the appropriate law enforcement authority know about the circumstances.

#### 4. Claims

- a. Reporting a claim
  - i. You or your personal representatives must immediately report any incident which may lead to a claim under the policy. You can phone us on 0345 828 2823.
  - ii. If the loss or damage involves theft or malicious damage, you must tell the police immediately.
  - iii. You must take all reasonable steps to get back the missing property.
  - iv. You must immediately send us any writ, summons, letter, claim or other document.
  - v. You must provide, within 60 days, any details of your claim we ask for in writing.
  - vi. You must give us all reports, certificates, plans, specifications, information and help that we may need and pay any costs involved.



It's up to you to prove any loss, so we recommend that you keep receipts, valuations, photographs, instruction booklets and guarantee cards to help with your claim.

- b. Dealing with the claim
  - i. You must not admit any claim made by someone else against you or make any agreement with them.
  - ii. We have the right to negotiate, settle or defend any claim in your name and on your behalf.
  - iii. You must not abandon any property to us for us to deal with.
  - iv. You must make yourself personally available to meet with us to help us deal with your claim.
  - v. You must not take any action that would prejudice our ability as insurers to verify the loss that you are claiming under the policy.

#### 5. Cancellation

- a. If you cancel the policy
 

You may cancel the policy at any time by giving us written notice. We will refund a percentage of your premium to cover the period of the policy left to run, provided you have made no claim.
- b. If we cancel the policy
 

We may cancel your policy by sending you ten days' notice by registered letter to your last known address. Providing no claims have occurred, we will refund a percentage of your premium depending on the period of the policy left to run.
- c. Cooling-off period
 

If you are unhappy with your new policy, you can cancel within 14 days by giving notice in writing. If there has been no claim or incident likely to give rise to a claim we will refund your full premium.

#### 6. Arbitration

Any disagreement that we have with you and that we cannot settle between us will be referred to the Financial Ombudsman Service (see page 6 for contact details).

If the Financial Ombudsman Service will not deal with the disagreement, you will have to refer it to arbitration. If you wait more than a year to do this, you will be considered to have abandoned your claim and you cannot take it up again.

#### 7. Your obligation to keep to the terms and conditions of the policy

This policy will only apply if:

- a. you keep to the terms, conditions and endorsements and the statements and answers in the proposal form are true; and
- b. as far as you know, the statements made and the information given to us, which form the basis of the contract, are complete and correct.

#### 8. Payments

Any money paid under this policy will be paid in sterling in Northern Ireland.

## 9. Paying by instalments

If you are paying, or have agreed to pay the premium for this policy by instalments, you must keep your payments up to date. If you miss any payments, we will withdraw your option to pay by instalments or we will cancel the policy (or both). If you have a claim during the current period of insurance, you must pay the full yearly premium. We will deduct any premium owed to us from any claim we pay.

## 10. The value of your buildings

You must, at all times, keep the sum insured at a level which represents the full value of the insured building. This means the estimated cost of rebuilding if the building was totally destroyed.

This is not necessarily the market value of the building.

## 11. Premium adjustments

If a change to your policy results in an extra premium of less than £12, we will not charge you.

If a change to your policy results in a refund of premium of less than £12, we will not refund the amount.

## 12. Maximum limits (applicable only on Premier Home policies)

### a. The value of your buildings.

You must notify us immediately when the full value of your buildings exceeds £1,000,000.

If the full value of your buildings exceeds this sum the cover under the policy may not apply.

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

### b. The value of your contents.

You must notify us immediately when the full value of your contents exceeds £75,000.

If the full value of your contents exceeds this sum the cover under the policy may not apply.

The full value of your contents means the current cost as new except for clothes, furs and household linen where an allowance for wear and tear will be made.

## 13. Precious stones

The settings in the stones of any item of jewellery worth over £10,000 must be inspected once every three years by a competent jeweller and any defect remedied immediately.

**SECTION A****Insurance for your buildings**

Please look at your policy schedule to see if you have chosen this section.

**What is the most we will pay?**

We will not pay more than the building sum insured shown in your policy schedule or any higher amount which may apply because of inflation protection for any one claim under causes 1 to 12, extensions to cover 13, 14, 15 and optional cover 23. We will also pay any amounts due under extensions to cover 16, 17, 18, 19, 20 and 21.

✓ What's covered	✗ What's not covered
<p>Your policy covers loss or damage to the building by the following causes.</p> <hr/> <p><b>1. Fire, lightning, explosion or earthquake</b></p> <hr/> <p><b>2. Smoke</b></p> <hr/> <p><b>3. Storm or flood</b></p> <hr/> <p><b>4. Riot, civil commotion, strikes, labour and political disturbances</b></p> <hr/> <p><b>5. Malicious damage</b></p>	<hr/> <p>We will not cover loss or damage caused by smog, agricultural, forestry or industrial operations or anything which happens gradually.</p> <hr/> <p>We will not cover loss or damage:</p> <ul style="list-style-type: none"> <li>a. by frost;</li> <li>b. by subsidence, heave or landslip;</li> <li>c. to gates, hedges and fences;</li> <li>d. due to wear and tear or anything which happens gradually; or</li> <li>e. to felt roofs over 5 years old unless you can prove that the roof has been inspected by a professional builder every 3 years.</li> </ul> <hr/> <p>We will not cover loss or damage:</p> <ul style="list-style-type: none"> <li>a. while the home is left unoccupied or unfurnished for 40 days in a row or more; or</li> <li>b. caused by people legally in the home.</li> </ul>

**What's covered**

**6. Water escaping from, or frost damage to, a fixed water, drainage or heating installation, washing machine, dishwasher, fridgefreezer, waterbed or fish tank**

**7. Subsidence or ground heave of the site on which the buildings stand, or landslide**

**What's not covered**

We will not cover loss or damage caused:

- a. by escape of water from a drain which leads to subsidence, heave or landslip;
- b. while the home has been unoccupied or unfurnished for 40 days in a row or more;
- c. by water leaking from any shower units, baths and/or sanitary fittings through seals and grouting or overflowing of baths and sinks;
- d. to the part or appliance from which the water leaks;
- e. to any fixed water or heating installation due to wear and tear, rust, or anything which happens gradually;
- f. due to wear and tear, rust, or anything which happens gradually; or
- g. to properties built prior to 1920 unless replumbed in the last 35 years by a certified plumber.

We will not cover loss or damage:

- a. arising from faulty workmanship, faulty design, faulty or poor drains or drainage systems, poor foundations or using faulty materials;
- b. to or resulting from solid floors or floor slabs moving, unless the foundations of the outside walls are damaged at the same time and by the same cause;
- c. to swimming pools, terraces, patios, drives, paths, service tanks, sewers, gates, fences, hedges, tennis courts or walls unless the home is damaged at the same time and by the same cause;
- d. caused by structural alterations, demolition, repairs or extensions to the home;
- e. caused by normal settlement, shrinkage, expansion, chemical action or any structures bedding down;
- f. caused by made-up ground or land-filled sites settling or moving;
- g. caused by the coast or riverbank or lake bank wearing away;
- h. to the home which happened before cover was granted under this policy; and

**What's covered****8. Theft or attempted theft****9. Any aircraft, flying object or anything falling from them, or a vehicle, train or animal hitting your home****10. Any radio and television aerials, fittings and masts and satellite dishes breaking or collapsing****11. Oil leaking from a fixed oil-fired heating installation including smoke damage due to a faulty oil-fired heating installation**

**Regardless of the tank age, you should check your oil tank at least twice a year for signs of cracking and/or failure. In the event that defects are discovered, the tank should be immediately replaced to avoid oil escaping.**

**12. Falling trees or branches****What's not covered**

- i. caused by subsidence or ground heave of the site on the buildings stand, or landslip if you hire any experts or contractors other than those carrying out emergency work without our permission. We will have to agree to you hiring these experts or contractors, and we have the right to choose experts from our own panel.

We will not cover loss or damage:

- a. while the home is left unoccupied or unfurnished for 40 days in a row or more; or
- b. while the building is let or sublet or shared unless force and violence are used to get in.

We will not cover loss or damage:



- a. caused by pollution or oil spillage if you hire any experts or contractors other than those carrying out emergency work without our permission. We will have to agree to you hiring these experts or contractors, and we have the right to choose experts from our own panel;
- b. to the part or appliance from which the oil leaked;
- c. to any fixed domestic heating installation due to wear and tear, rust, or anything that happens gradually;
- d. due to wear and tear, rust, or anything that happens gradually; or
- e. while the home has been unoccupied or unfurnished for 40 days in a row or more.

We will not cover:

- a. caused by felling, lopping or topping trees;
- b. loss or damage to gates, hedges, walls and fences unless the home is damaged at the same time; and
- c. the cost of removing the fallen tree if it has not damaged the home

## Extensions to your building cover

The buildings section of your policy also includes the following cover.

 What's covered	 What's not covered
<p><b>13. Removing debris and building fees</b></p> <p>If there has been loss or damage which is covered under section A, we will pay for:</p> <ol style="list-style-type: none"> <li>a. the reasonable cost of removing debris;</li> <li>b. the reasonable extra cost of reinstating the building that you have to pay to keep to legal regulations or local-authority bye-laws.</li> </ol> <p>We will decide whether or not you require the services of an architect, a surveyor, a consulting engineer or any other expert to assist in the repair or reinstatement of the building. We will select the expert and we will discharge their reasonable fees.</p> <p>The most we will pay for any one claim is 10% of the building sum insured.</p>	<p>We will not cover any cost for keeping to requirements or regulations resulting from a notice served on you or anyone leasing or renting the property;</p> <ol style="list-style-type: none"> <li>a. before the destruction or damage happened; or</li> <li>b. for the undamaged parts of the building.</li> </ol> <p>We will not pay for any expert engaged by you</p>

**What's covered****14. Damage to underground services**

We will cover accidental damage to:

- a. cables and underground pipes which extend from the buildings to the public mains; and
- b. septic tanks and drain inspection covers.

**15. Breakage of fixed glass and sanitaryware**

We will cover accidental breakage of:

- a. fixed glass in windows, doors, fanlights, skylight, domestic greenhouses, conservatories, porches and verandas;
- b. ceramic hobs or tops of cookers; and
- c. fixed sanitaryware and bathroom fittings.

**What's not covered**

We will not cover loss or damage:

- a. to septic tanks unless you have:
  - i. a consent to discharge approval from The Northern Ireland Environment Agency (NIEA)
  - ii. obtained the necessary planning permission and building control approval
  - iii. maintained it in accordance with the manufacturers guidelines, including servicing and de-sludging requirements
- b. resulting from any maintenance, routine repair, clearing or emptying of any septic tank
- c. arising from faulty workmanship, faulty design or using faulty materials;
- d. covered by a manufacturer, supplier, installer or repairer guarantee or warranty;
- e. which are not your legal responsibility;
- f. whilst the home is undergoing any structural repairs, alterations or extensions;
- g. while the home is left unoccupied or unfurnished for 40 days in a row or more;
- h. as a result of tree root action;
- i. by wear or tear or anything which happens gradually; or
- j. by mechanical or electrical breakdown.

We will not cover loss or damage:

- a. while the home is left unoccupied or unfurnished for 40 days in a row or more; or
- b. to ceramic hobs or tops in moveable cookers.

**What's covered****16. Loss of rent and the cost of other accommodation**

We will always try to keep you in your home if we can. This may involve solutions to overcome temporary interruptions in essential facilities eg loss of running water or cooking facilities.

If that isn't possible and where we are satisfied that the home cannot be lived in because of loss or damage by causes 1 to 12, we will pay:

- a. the amount of rent (if you have tenants) you should have received but lost while the home was unfit to live in;
- b. the reasonable cost of similar alternative accommodation for you until your home is fit to live in again. To determine what we mean by the 'reasonable cost of similar alternative accommodation' there are numerous factors we consider, including:
  - ▶ the circumstances of your claim
  - ▶ the needs of you and your family
  - ▶ how long you might need the accommodation for
  - ▶ what type of accommodation is available and where it is located.

The most we will pay for any one claim is 20% of the building sum insured. You will need to provide proof of any expense incurred.

**17. Replacing locks**

We will pay the cost of replacing locks (including keys) to any outside door of the home or any domestic safe or intruder alarm protecting the home if the keys have been accidentally lost or stolen. We will not pay more than £500 for any one claim under the policy.

**What's not covered**

We will not cover the cost of replacing keys and locks to a garage or outbuilding.

**What's covered****18. Emergency entries**

We will pay for loss or damage to the building caused when the fire brigade, police or the ambulance service have to make a forced entry because of an emergency to you. We will not pay more than £1,000 for any one claim under the policy.

**19. Television, radio aerials and masts and satellite dishes**

We will cover loss or damage to television and radio aerials and masts and satellite dishes outside.

We will not pay more than £2,000 for any one claim.

**20. Finding a leak**

We will pay up to £5,000 for necessary and reasonable costs that you incur in finding the source of any water leak causing damage which is covered under cause 6 of this section.

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

**21. Clean up expenses**

We will pay for vouched expenses to clean up, but not landscape, following an escape of oil from any fixed domestic system or appliance.

The most we will pay is £1,500 for any one claim under the policy.

**22. Sale and purchase**

If you are selling your home we will give the purchaser the benefit of your policy up to the date of completion of the sale.



**What's not covered**

We will not cover the costs of repair of the source of the damage unless the cause is covered elsewhere in this policy.

Where the home is otherwise insured.



## Optional cover - accidental damage to your buildings

Your schedule will show if you have chosen this cover.

 What's covered	 What's not covered
<p><b>23. Accidental loss or damage to your building.</b></p>	<p>We will not cover accidental loss or damage:</p> <ul style="list-style-type: none"> <li>a. specifically excluded under the buildings section;</li> <li>b. by frost;</li> <li>c. by wear or tear or anything which happens gradually;</li> <li>d. by vermin, insects, fungus, wet or dry rot;</li> <li>e. by chewing, scratching, tearing or fouling by domestic animals;</li> <li>f. by mechanical or electrical breakdown;</li> <li>g. specifically covered somewhere else in this policy;</li> <li>h. arising from altering or extending the building or the cost of maintenance or routine decoration; or</li> <li>i. arising from faulty workmanship, faulty design or using faulty materials.</li> </ul>

**SECTION B****Insurance for your contents**

Please look at your policy schedule to see if you have chosen this section.

 What's covered	 What's not covered
<p>All of the following are covered as long as:</p> <ul style="list-style-type: none"> <li>a. they belong to you or you are legally responsible for them; and</li> <li>b. they are used for private purposes.</li> </ul> <p><b>Household goods</b></p> <p>This includes tenant's fixtures, fittings and decorations inside.</p> <p><b>Business property</b></p> <p>Is limited to office furniture, furnishings, office equipment including documents and computer equipment.</p> <p><b>Pedal cycles</b></p> <p>Personal belongings - this means clothes (not furs) and personal items worn, used or carried and also portable radios, portable TVs and sports equipment. It does not include valuables or money.</p> <p><b>Valuables</b></p> <p>This means jewellery, items of gold, silver or other precious metals, watches, furs, cameras, pictures and other works of art, collections of stamps, coins, medals or objects valued as curiosities.</p>	<p>We will not cover:</p> <ul style="list-style-type: none"> <li>a. mechanically-propelled vehicles (other than lawnmowers and cultivators used on your property, mobility scooters and electric wheelchairs), watercraft, aircraft, caravans, trailers (and their parts and accessories, tools, fitted radios, phones, cassette and compact-disc players) and animals;</li> <li>b. landlords decorations;</li> <li>c. property more specifically insured by any other insurance;</li> <li>d. deeds, bonds, securities and documents; and</li> <li>e. money.</li> </ul>

**What is the most we will pay?**

We will not pay more than the contents sum insured shown in your policy schedule or any higher amount which may apply because of inflation protection for any one claim under causes 1 to 12, extensions to cover 15 and 18 and optional cover 32. We will also pay any amounts due under extensions to cover 13, 14, 16, 17 and 19 to 31.

The most we will pay for any one event resulting in a claim is shown below.

**1. Contents**

The amount shown in the schedule less any excess. A limit of 10% of the contents sum insured applies to contents kept in any outbuilding or garage belonging to the home.

**2. Valuables**

5% of the contents sum insured or £2,000, whichever is greater for any one valuable, and up to 1/3 of the contents sum insured for any one claim for valuables (unless insured separately).

**What's covered**

**Your policy covers loss or damage to the contents in the home by the following causes.**

- 1. Fire, lightning, explosion or earthquake**
- 2. Smoke**
- 3. Storm or flood**
- 4. Riot, civil commotion, strikes, labour and political disturbances**
- 5. Malicious damage**
- 6. Water escaping from a fixed water, drainage or heating installation, washing machine, fridgefreezer, dishwasher, waterbed or fish tank**

**What's not covered**

We will not cover loss or damage caused by smog, agricultural, forestry or industrial operations or anything which happens gradually.

We will not cover loss or damage:

- a. by frost;
- b. to property in the open; or
- c. to trees, shrubs and plants growing in the open.

We will not cover loss or damage:

- a. while the home is left unoccupied or unfurnished for 40 days in a row or more; or
- b. caused by people legally in the home

We will not cover loss or damage caused:

- a. by escape of water from a drain leading to subsidence, heave and landslip;
- b. while the home has been unoccupied or unfurnished for 40 days in a row or more;
- c. by water leaking from any shower units, baths and/or sanitary fittings through seals and grouting or overflowing of baths and sinks;
- d. to the part or appliance from which the water leaks; or
- e. to any fixed water or heating installation due to wear and tear, rust, or anything which happens gradually;
- f. due to wear and tear, rust, or anything which happens gradually; or
- g. to properties built prior to 1920 unless replumbed in the last 35 years by a certified plumber

**What's covered****7. Subsidence or ground heave of the site on which the buildings stand, or landslip****8. Theft or attempted theft****What's not covered**

We will not cover loss or damage:

- a. arising from faulty workmanship, faulty design, faulty or inadequate drains or drainage systems, inadequate foundations or using faulty materials;
- b. to or resulting from solid floors or floor slabs moving unless the foundations of the walls outside are damaged at the same time and by the same cause;
- c. caused by structural alterations, demolition, repairs or extensions to the home;
- d. caused by normal settlement, shrinkage, expansion, chemical action or any structures bedding down;
- e. caused by made-up ground or land-filled sites settling or moving;
- f. caused by the coastal or riverbank or lakeside wearing away; or
- g. which began before cover was granted under this policy.

**1. We won't cover**

- a. We will not cover loss or damage while the home is left unoccupied or unfurnished for 40 days in a row or more;
- b. We will not cover loss where the property is bought from you by any person using any form of payment which proves to be fake, fraudulent, invalid or uncollectable, for any reason;
- c. We will not cover theft from the open;
- d. We will not cover theft from mechanically-propelled vehicles.

**2. We will not pay for the following unless violence and force have been used to get in or out of the home:**

- a. loss of or damage to contents in any part of the home which is used for any trade, business or profession;
- b. loss of or damage to contents in the home if any part is let or sublet or lived in by anyone but you;
- c. pedal cycles.

✓ What's covered	✗ What's not covered
<p><b>9. Any aircraft, flying object or anything falling from them, or a vehicle, train or animal hitting the home</b></p> <hr/> <p><b>10. Radio and television aerials, fittings and masts and satellite dishes breaking or collapsing</b></p> <hr/> <p><b>11. Oil escaping from a fixed oil-fired heating installation including smoke damage due to faulty oil-fired heating installation</b></p> <p><b>Regardless of the tank age, you should check your oil tank at least twice a year for signs of cracking and/or failure. In the event that defects are discovered, the tank should be immediately replaced to avoid oil escaping.</b></p> <hr/> <p><b>12. Falling trees or branches</b></p>	<hr/> <p>We will not cover loss or damage:</p> <ol style="list-style-type: none"> <li>caused by pollution or oil spillage if you hire any experts or contractors other than those carrying out emergency work without our permission. We will have to agree to you hiring these experts or contractors, and we have the right to choose experts from our own panel;</li> <li>to the part or appliance from which the oil leaked; or</li> <li>to any fixed domestic heating installation due to wear and tear, rust, or anything which happens gradually.</li> <li>due to wear and tear, rust, or anything that happens gradually; or</li> <li>while the home has been unoccupied or unfurnished for 40 days in a row or more.</li> </ol> <hr/> <p>We will not cover loss or damage caused by felling, lopping or topping trees.</p>

### Extensions to your contents cover

*The contents section of your policy also includes the following cover.*

✓ What's covered	✗ What's not covered
<p><b>13. Contents temporarily removed from the home</b></p> <p>We will cover loss or damage by causes 1 to 12 to contents temporarily removed from the home while anywhere in Ireland, the United Kingdom, the Isle of Man or the Channel Islands for not more than 20% of the contents sum insured.</p>	<p>We will not cover loss or damage:</p> <ol style="list-style-type: none"> <li>by storm or flood to property not in a building;</li> <li>by frost;</li> <li>by stealing not involving force and violence used to get into or out of a building; or</li> <li>while the contents are removed for sale or exhibition or to furniture storage.</li> </ol>

**What's covered****14. Deeds and documents**

We will cover loss or damage by causes 1 to 12 to documents (other than money and credit cards) you leave for safekeeping in any bank safe deposit or bank or solicitor's strongroom in Ireland, the United Kingdom, the Isle of Man or the Channel Islands. The most we will pay for any one claim is £1,000.

**15. Accidental breakage of mirrors and glass**

We will cover accidental breakage of:

- a. mirrors;
- b. fixed glass in, and glass tops of furniture; and
- c. ceramic hobs and ceramic tops of cookers.

**16. Entertainment equipment**

We will cover accidental damage to:

- a. TV sets and their aerials;
- b. radios;
- c. record players, compact-disc players and tape recorders;
- d. video, DVD players and recorders;
- e. home computers; or
- f. cable and satellite or television receivers.

The most we will pay for any one item is £2,000.

**What's not covered**

We will not cover loss or damage:

- a. while the home has been left unoccupied or unfurnished for 40 days in a row or more;
- b. to property not in the home.

We will not cover loss or damage:

- a. to equipment designed to be portable while it is being transported, carried or moved;
- b. by mechanical or electrical breakdown;
- c. to records, discs, cassettes and tapes;
- d. caused by or in the process of cleaning or dismantling equipment; or
- e. damage to equipment not in the home.

**What's covered****17. Temporary accommodation and rent**

While the home cannot be lived in because of loss or damage covered by this policy, we will pay for:

- a. rent you must pay for which you are legally responsible; and
- b. the reasonable cost of other similar accommodation during the period needed to make the home fit to live in. To determine what we mean by the 'reasonable cost of similar alternative accommodation' there are numerous factors we consider, including:
  - ▶ the circumstances of your claim
  - ▶ the needs of you and your family
  - ▶ how long you might need the accommodation for
  - ▶ what type of accommodation is available and where it is located.

The most we will pay for any one claim is 20% of the contents sum insured. You will need to provide proof of any expense incurred.

**18. Household removal**

We will cover loss or damage by causes 1 to 12 to contents being transported from the home for permanent removal to another home in Northern Ireland, the Republic of Ireland, the Great Britain, the Isle of Man or the Channel Islands. The removal must be carried out by professional contractors and must take no longer than 72 hours.

**What's not covered**

We will not cover loss or damage:

- a. to china, glass, earthenware and brittle items;
- b. not reported within 72 hours of the contents being delivered to your new home;
- c. due to stealing from an unattended vehicle;
- d. to contents in storage away from the removal vehicle; or
- e. to money and valuables.

**What's covered****19. Tenants' liability (this applies if you rent the home)**

We will pay for the following loss or damage for which you are legally responsible as a tenant.

- a. Accidental damage to property described as services (section A14).
- b. Breakage of property described as glass and sanitaryware (section A15).
- c. Loss or damage (other than by fire) covered under causes 1 to 12 to the buildings and decorations inside the home.

The most we will pay for any one claim is 20% of the contents sum insured.

**20. Fatal accidents**

We will pay £5,000 if you die as a result of violence from intruders or fire that occurs within your home. For us to pay a claim, your death must happen within three months of the incident.

**21. Visitor's and employee's possessions**

Loss or damage by causes 1 to 12 to the personal belongings of your visitors and domestic employees while in the home.

The most we will pay for any one claim is £1,000.

**22. Replacing locks**

We will pay the cost of replacing locks (including keys) to any outside door of the home or any domestic safe or intruder alarm protecting the home if keys have been accidentally lost or stolen. The most we will pay for any one claim under the policy is £500.

**23. Weddings**

We will automatically increase the sum insured by 10% to insure wedding gifts for one month before and one month after the wedding day of you, or a member of your family.

**What's not covered**

We will not cover loss or damage:

- a. while the home is left unoccupied or unfurnished for 40 days in a row or more; or
- b. to ceramic hobs in moveable cookers.

We will not cover loss or damage to:

- a. money; or
- b. property otherwise insured.

We will not cover the cost of replacing keys and locks to a garage or outbuilding.

We will not cover loss or damage which you are covered for under another insurance.

**What's covered****24. Seasonal increase**

We will automatically increase the sum insured by 10% during the month of December to insure Christmas gifts.

**25. Clean up expenses**

We will pay for loss or damage to the building caused when the fire brigade, police or the ambulance service have to make a forced entry because of an emergency to you.

We will not pay more than £1,000 for any one claim under the policy.

**26. Contents in the open**

We will cover loss or damage by causes 1 to 12 to contents in the open but within the boundaries of the home.

The most we will pay for any one claim is £1,000.

**27. Accidental loss of oil and metered water**

We will cover accidental loss of domestic heating oil and metered water.

The most we will pay for any one claim is £1,000.

**28. Jury service**

We will pay you £50 a day for each day you go to court for jury service, as long as you give us satisfactory written proof of your jury service. The most we will pay for any one claim is £1,000.

**What's not covered**

We will not cover loss or damage to:

- a. valuables and money;
- b. any plant, shrub or tree; or
- c. pedal cycles.

**What's covered****29. Finding a leak**

We will pay up to £5,000 for necessary and reasonable costs that you incur in finding the source of any water leak causing damage which is covered under cause 6 of this section.

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

**30. Student's possessions**

We will pay for loss or damage, by causes 1 to 12, to contents temporarily removed from the private residence for the purpose of attending a college, university, institute of technology or boarding school anywhere in Ireland, the United Kingdom, the Isle of Man or the Channel Islands.

The most we will pay for any one claim is £2,000.

**31. Damage to your garden**

We will pay for loss or damage to trees, shrubs, plants and lawns in your garden.

The most we will pay for any one tree, plant or shrub is £100. The most we will pay for any one claim is £2,000.

**What's not covered**

We will not cover the costs of repair of the source of the damage unless the cause is covered elsewhere in this policy.



We will not cover loss or damage by theft unless violence and force is used.

We will not pay for loss or damage resulting from:

- a. storm or flood;
- b. frost or the weight of snow;
- c. falling trees, branches, lamp posts or telegraph poles hitting your property;
- d. animals, and
- e. lopping, topping or felling of trees or shrubs.

## Optional cover - accidental damage to your contents

Your schedule will show if you have chosen this cover.

 What's covered	 What's not covered
<p><b>32. Accidental loss or damage to your contents in the home</b></p>	<p>We will not cover accidental loss or damage:</p> <ul style="list-style-type: none"> <li>a. specifically excluded under this section;</li> <li>b. covered somewhere else in this policy;</li> <li>c. by wear or tear or anything which happens gradually, weather (other than storm or flood), fungus, wet or dry rot, damp, frost, scratching, chipping or denting, corrosion or rust, action of light, manufacturing faults, vermin or insects;</li> <li>d. arising from loss in value or consequential loss;</li> <li>e. by chewing, scratching, tearing or fouling by domestic animals;</li> <li>f. by mechanical or electrical breakdown;</li> <li>g. arising from faulty workmanship, faulty design or using faulty materials;</li> <li>h. caused by the process of cleaning, dyeing, repair, alteration, washing, drying, heating, renovation, restoration, maintenance, restyling, dismantling, erecting, or to any article while being worked on;</li> <li>i. caused by settlement or shrinkage;</li> <li>j. caused by any paying tenant or guest;</li> <li>k. caused deliberately by any member of your household;</li> <li>l. to medical equipment including contact lenses, hearing aids and dentures; or</li> <li>m. to food, drink or plants.</li> </ul>

## SECTION C



# Liability

*The policy excess does not apply to this section.*

### Subsection 1 - your legal responsibility to the public

If the contents (section B) are not insured, subsection 1 will cover you only as owner of the building and its land.

We will not pay more under subsection 1 than £2,000,000 for any one claim against you or series of claims arising from one event.

 What's covered	 What's not covered
<p>We will cover all amounts that you are legally responsible to pay as damages for:</p> <ol style="list-style-type: none"> <li>a. bodily injury (including death or disease) to any person; or</li> <li>b. loss or damage to property which happens anywhere in the world during the period of insurance.</li> </ol> <p>We will also pay legal costs and expenses anyone can recover and all costs and expenses we agree to in writing.</p> <p>If you die, your legal representative will have the benefit of this section for any liability, you may have for an event covered by this section.</p> <p><b>Defective Premises Act.</b></p> <p>Under of the Defective Premises Act 1972 or the Defective Premises (Northern Ireland) Order 1975 we will also cover all amounts that you are legally responsible to pay as damages under a and b above for any home you previously owned or leased and occupied.</p> <p>If the buildings section of this policy is cancelled or ends, this Defective Premises Act cover will continue for seven years for any home insured by this policy before the policy was cancelled or ended.</p>	<ol style="list-style-type: none"> <li>a. We will not cover liability for:             <ul style="list-style-type: none"> <li>▶ bodily injury to you;</li> <li>▶ bodily injury any person suffers under a contract of service or apprenticeship with you and arising out of and in the course of that person's employment by you; or</li> <li>▶ loss of or damage to property belonging to you or in your custody and control.</li> </ul> </li> <li>b. We will not cover liability arising from:             <ul style="list-style-type: none"> <li>▶ any deliberate act you commit;</li> <li>▶ you carrying out any trade, business, profession or employment;</li> <li>▶ you living in, using or controlling any land or building, other than the building referred to in section A or any temporary home;</li> <li>▶ you owning any land or building, other than, if section A applies, the building referred to in section A;</li> <li>▶ you owning or using animals other than horses, cats or dogs and other animals normally domesticated in Ireland;</li> <li>▶ you owning, using, controlling, supervising or keeping dogs termed as dangerous under the Dangerous Dogs (Northern Ireland) Order 1991, and the further Orders made pursuant to that Order, to include any further amendments thereto;</li> </ul> </li> </ol>

✓ What's covered	✗ What's not covered
	<ul style="list-style-type: none"> <li>▷ you owning or using (other than domestic gardening equipment or being a passenger) mechanically propelled vehicles (including mobility scooters and electric wheelchairs), aircraft or watercraft, (not model aircraft or model watercraft or non-power-driven craft on inland waterways);</li> <li>▷ any lift you own or for which you are responsible for maintenance;</li> <li>▷ you owning, or using, any firearm or sporting gun; or</li> <li>▷ human immunodeficiency virus (HIV) or any HIV-related illness including acquired immune deficient syndrome (AIDS) or any variations however caused.</li> </ul> <p>c. We will not cover liability you have under an agreement, unless you would have been liable if the agreement did not exist.</p> <p>d. Any liability for which you must have insurance cover under the terms of the Road Traffic Acts.</p>

### Subsection 2 - Liability to domestic employees

This subsection applies only if you have cover under section B - contents.

We will not pay more than £10,000,000 under subsection 2 for all damages, costs, fees and expenses for any one claim against you or series of claims arising from one event.

✓ What's covered	✗ What's not covered
<p>We will cover all amounts you are legally responsible to pay as damages for bodily injury (including death or disease) to any person under a contract of service with you just for private domestic duties. This includes a chauffeur, gardener, people carrying out repair work, and other temporary or casual employees. The injury must arise out of and in the course of their employment by you and happen anywhere in the world.</p>	<ul style="list-style-type: none"> <li>a. We will not cover liability arising from any deliberate or malicious act.</li> <li>b. We will not cover liability you have under an agreement unless you would have been liable if the agreement did not exist.</li> <li>c. We will not cover liability arising from you owning or using animals other than horses, cats or dogs and other animals normally domesticated in Ireland.</li> </ul>

**What's covered**

We will also pay legal costs and expenses anyone can recover and all costs and expenses we agree in writing.

For an injury or disease an employee suffers while temporarily employed outside the Great Britain, Northern Ireland, Republic of Ireland, The Isle of Man or the Channel Islands, the action for damages must be brought in a court of law in Northern Ireland.

If you die, your legal representative will have the benefit of this section for any liability you would have suffered for an event covered by this section.

**What's not covered**

- d.** We will not cover liability arising from you owning, using, controlling, supervising or keeping dogs termed as dangerous under the Dangerous Dogs (Northern Ireland) Order 1991, and the further Orders made pursuant to that Order, to include any further amendments thereto.
- e.** We will not cover liability arising from human immunodeficiency virus (HIV) or any HIV-related illness including acquired immune deficient syndrome (AIDS) or any variations however caused.
- f.** We will not cover liability arising directly or indirectly in connection with demolishing or altering the building or any operation related to those activities.
- g.** Any liability for which you must have insurance cover under the terms of the Road Traffic Acts.

**SECTION D**



# Extended cover for your personal belongings and valuables

Please look at your policy schedule to see if you have chosen this section.

## What is the most we will pay?

We will not pay more than the sum insured for personal belongings and valuables shown in your schedule or any higher amount which may apply because of inflation protection for any one claim under this section.

If you have chosen unspecified possessions cover, the limit for any one item is £1,500.

 What's covered	 What's not covered
<p>We will cover any loss or damage to personal belongings or valuables you own or which are your legal responsibility while:</p> <ul style="list-style-type: none"> <li>a. anywhere in Europe; or</li> <li>b. anywhere in the world for up to 60 days during any one period of insurance.</li> </ul>	<ul style="list-style-type: none"> <li>a. We will not cover mechanically propelled vehicles (other than mobility scooters and electric wheelchairs), watercraft, aircraft, caravans, trailers (and their parts and accessories, tools, fitted radios, phones, cassette and compact-disc players), pedal cycles, camping equipment, contact lenses, documents, cash, credit cards, plants, animals, prams and pushchairs.</li> <li>b. We will not cover property used for business or professional purposes.</li> <li>c. We will not cover loss or damage caused by any process of cleaning, restoring, altering or repairing, wear and tear and anything which happens gradually, or moth, vermin or insects.</li> <li>d. We will not cover breakage of glass (other than lenses) or brittle items (other than jewellery) or mechanical or electrical breakdown.</li> <li>e. We will not cover loss in value or consequential loss.</li> <li>f. We will not cover loss if property is paid for by any person using any form of payment which proves to be fake, fraudulent, invalid or uncollectable for any reason.</li> <li>g. We will not cover tools, instruments or sports equipment used or held for business or professional purposes.</li> </ul>

**SECTION E****Frozen food**

*This section applies if you have cover under Section B - Contents.*

**What's covered**

We will cover loss of or damage to food in any refrigerator or deep-freeze cabinet caused by a rise or fall in temperature or contamination by refrigerant or refrigerant fumes.

The refrigerator or deep-freeze cabinet must be:

- a. in your home; and
- b. owned by you or your responsibility.

The most we will pay for any one claim under this section is £1,000.

**What's not covered**

We will not cover loss or damage caused by:

- a. a deliberate act of the supply authority; or
- b. strike, lock-out or industrial dispute.

**SECTION F**

# Extended cover for your pedal cycles

Please look at your policy schedule to see if you have chosen this section.

## What is the most we will pay?

We will not pay more than the amount shown in your schedule for any one claim under this section.

✓ What's covered	✗ What's not covered
<p>We will cover loss or damage to pedal cycles you own while:</p> <ol style="list-style-type: none"> <li>a. anywhere in Europe; or</li> <li>b. anywhere in the world for up to 60 days during any period of insurance.</li> </ol>	<ol style="list-style-type: none"> <li>a. We will not cover loss or damage to:           <ul style="list-style-type: none"> <li>▷ tyres and accessories unless the cycle is lost or damaged at the same time;</li> <li>▷ the pedal cycle while being used for racing, pacemaking or trials;</li> <li>▷ pedal cycles more specifically insured by any other policy.</li> </ul> </li> <li>b. We will not cover loss or damage to pedal cycles by theft or attempted theft unless securely locked or contained in a building.</li> <li>c. We will not cover pedal cycles used for business or professional purposes.</li> <li>d. We will not cover loss or damage caused by any process of cleaning, restoring, altering or repairing, wear and tear, moth, vermin or insects and anything that happens gradually.</li> <li>e. We will not cover breakage of glass or brittle items or mechanical or electrical breakdown.</li> <li>f. We will not cover loss in value or consequential loss.</li> <li>g. We will not cover loss when property is paid for by any person using any form of payment which proves to be fake, fraudulent, invalid or uncollectable for any reason.</li> <li>h. We will not cover loss or damage covered elsewhere in this policy.</li> </ol>

**SECTION G****Money and credit cards**

*This section applies if you have cover under section B - contents.*

**Definitions****Money**

Current coins and banknotes, cheques, money orders and postal orders, premium bonds, savings stamps and certificates, current stamps, travel tickets, petrol coupons, record tokens, book tokens or other tokens, luncheon vouchers and trading stamps.

**Credit cards**

Credit, charge, cheque, bankers' or cash-dispenser cards.

✓ What's covered	✗ What's not covered
<p><b>1. Money</b></p> <p>We will cover accidental loss of money belonging to you or a member of your family:</p> <ul style="list-style-type: none"> <li>a. anywhere in Europe; or</li> <li>b. anywhere in the world for up to 60 days during any one period of insurance.</li> </ul> <p>The most we will pay for any one claim is £500.</p>	<ul style="list-style-type: none"> <li>a. We will not cover loss due to mistakes, neglect or poor accountancy.</li> <li>b. We will not cover loss in value.</li> <li>c. We will not cover losses not reported to the police within 24 hours of discovering the loss.</li> <li>d. We will not cover customs or other officials legally taking or holding your property.</li> </ul>
<p><b>2. Credit cards</b></p> <p>We will cover financial loss after any credit card you own is misused. The most we will pay for any one claim is £1,000.</p>	<p>We will not cover:</p> <ul style="list-style-type: none"> <li>a. unauthorised use by a member of your family;</li> <li>b. any loss arising after the authority issuing the credit card has received notice of the loss;</li> <li>c. any loss unless you have kept to the terms and conditions set by the authority who issued the card.</li> </ul>

## SECTION H

# Caravan

Please look at your policy schedule to see if you have chosen this section.

### Definitions

#### You

- a. the person named as the policyholder in the schedule and each member of their family; and
- b. any person who is in charge of the caravan on the policyholder's order or with their permission as long as they are not insured under any other policy.

#### Caravan

- a. the trailer caravan or mobile home described in the schedule; and
- b. accessories, fixtures, fittings, furnishings and utensils while in or attached to the caravan.

### 1 Loss or damage

#### What is the most we will pay?

- a. Caravan – the most we will pay is the amount shown in the schedule or the market value of the caravan, whichever is lower.
- b. Personal belongings – the most we will pay is the amount shown in the schedule. We will not pay more than £100 for any single item.



#### What's covered

We will cover accidental loss or damage to:

- a. the caravan; or
- b. personal belongings you own contained in the caravan or in any private car towing it, which happens anywhere in Europe for up to 30 days during any one period of insurance, or while being transported by sea between ports in Europe (including loading and unloading).



#### What's not covered

We will not cover loss or damage:

- a. while the caravan is used as a permanent home;
- b. while the caravan is being used for hire and reward unless we agree;
- c. caused deliberately by you or your family or any person using the caravan;
- d. to tyres caused by breaking, bursts, cuts or punctures; or
- e. to any motorhome.

**What's covered**

We will pay for:

- a. the cost of removing debris (up to 5% of the sum insured on the caravan);
- b. the reasonable cost of protecting and removing the caravan to the nearest repairer; and
- c. the reasonable cost of delivering the caravan back to you after the repairs. We will not pay any more than the reasonable cost of transport to your address as shown in the schedule.

**What's not covered**

We will not cover loss or damage caused by:

- a. loss of use, frost, wear and tear, rot, fungus, mildew, moth, vermin or insects, loss in value, action of light, weather conditions or anything which happens gradually;
- b. repairing, cleaning, dyeing, altering or restoring any item;
- c. electrical or mechanical breakdown;
- d. customs or other officials legally taking your caravan;
- e. theft from the caravan while it is left unattended without being securely closed and locked;
- f. storm, unless the caravan is securely anchored to the ground at each corner of the chassis except when being towed or temporarily detached during a journey or permanently laid up at your home; or
- g. earthquake.

## 2 Liability to others

### **What is the most we will pay?**

The most we will pay for all claims arising from any one incident is £2,000,000.

**What's covered**

We will pay any amount which you or your family are legally responsible to pay for causing:

- a. death or injury to anyone; or
- b. damage to someone's property in connection with the caravan anywhere in Europe for up to 30 days during any one period of insurance, or while being transported by sea between ports in Europe (including loading and unloading).

We will also pay legal costs and expenses anyone can recover and all costs and expenses we agree to in writing.

**What's not covered**

We will not cover liability for:

- a. bodily injury to you or your family;
- b. bodily injury to any person serving under a contract of service or apprenticeship with you or your family and arising out of and in the course of their employment by you or your family; or
- c. loss or damage to property you or your family own or control.

**What's covered**

If you die, your legal representative will have the benefit of this section for any liability, you would have suffered for an event covered by this section.

**What's not covered**

We will not cover any liability:

- a. for accidents while the caravan is being towed;
- b. for an accident caused by the caravan becoming detached from any vehicle that is towing it;
- c. you have under an agreement unless you would have been liable if the agreement did not exist;
- d. if the caravan is let for hire and reward unless we have agreed;
- e. while the caravan is being used for business purposes; or
- f. while the caravan is being used as a home.

**SECTION I****Personal accident**

Please look at your policy schedule to see if you have chosen this section.

**Definitions****You, your**

- ▶ The person named as the policyholder in the schedule, or their husband or wife or their children under 18 normally living in the policyholder's home.

**Bodily injury**

- ▶ Bodily injury caused by something violent, accidental and which can be seen.
- ▶ Illness resulting from medical or surgical treatment of any injury, resulting directly in the death or disability as described below within one year of the date of the injury.

**Losing a limb**

- ▶ A hand or foot being cut or torn off at or above the wrist or ankle.
- ▶ The total and permanent loss of use of a hand, arm or leg.

**Loss of sight**

- ▶ The total and permanent loss of sight in at least one eye.

**Permanent total disability**

- ▶ A disability which prevents you from working in any job and carrying out your normal duties. It must last for one year after the date of the disability and will most likely continue for your lifetime.

**What is the most we will pay?**

Item	Description	Amount per person per accident	
		People aged between 18 and 65	People aged under 18
1	Death where death is as a direct result of the accident	£5,000	£1,000
2	Loss of one or more limbs or loss of sight in one or both eyes	£5,000	£5,000
3	Permanent total disability	£5,000	£5,000

The most we will pay under this section in any period of insurance is £50,000.

**What's covered**

We will cover death or bodily injury arising from:

- a. fire;
- b. smoke;
- c. burns;
- d. drowning;
- e. criminal assault; or
- f. an accident within your home.

**What's not covered**

- a. Death that is not a direct result of the accident.
- b. We will not cover a claim made under more than one item above for the same accident.
- c. We will not cover interest on any amounts we pay.
- d. We will not cover any claims if you are over 65 at the previous renewal date.
- e. We will not cover bodily injury directly or indirectly arising from:
  - ▷ suicide or attempted suicide;
  - ▷ mental illness;
  - ▷ deliberate self-injury;
  - ▷ your own criminal act;
  - ▷ you being under the influence of alcohol or drugs;
  - ▷ you having any long-term illness or condition;
  - ▷ pregnancy or childbirth; or
  - ▷ you travelling in or on, (including getting into or out of) any road vehicle, boat, railway train or aircraft, for fire, smoke or burns.

## **SECTION J**

# **AXA SOS line**

We will be able to help you if you have an emergency in the home - such as burst pipes, storm damage or break-in. Simply phone AXA Assistance on 0345 399 5335 and quote AXA Insurance.

We will offer practical advice. If you need, we will find a suitable tradesman and let you know the call-out time and price.

### **Conditions which apply to section J**

1. We will not accept responsibility for any expenses not covered by your policy or any consequential loss or liability arising from the acts or neglect of the contractor or tradesperson we send to you.
2. You will be responsible for the costs or fees of the contractors or people at the time we provide help. However, you may be able to claim back these costs or fees as a part of a valid claim under the terms, conditions and exceptions of the policy.

# Endorsements



Endorsements are changes to the standard policy wording.

The following endorsements only apply if they are shown in the policy schedule.

## 1609 Buildings of farm property

The insurance under section A - Buildings of this insurance applies only to those buildings described and used just for domestic and private purposes.

## 1610 Contents of farm property

The insurance under section B - Contents of this insurance applies only to those buildings described and used just for domestic and private purposes.

## 1615 Restriction of cover to fire and smoke damage on buildings and contents

Our liability under section A – Buildings or section B – Contents is restricted to: Cause 1: fire, lightning, explosion and earthquake. Cause 2: smoke

## 1622 Mortgagee clause

The interest of the company who provided any mortgage (lender) in this insurance will not be affected by any act or neglect of the borrower or anyone living, using or controlling any building we insure if the danger of loss or damage is increased without the lender's authority or knowledge as long as they immediately let us know about the increased risk in writing as soon as they become aware of it. They must pay any extra premium we may need.

## 1623 Exclusion of subsidence cover

1. **Section A - (Buildings)** We will not cover loss or damage by Cause 7 - Subsidence or ground heave of the site on which the buildings stand, or landslip.

2. **Section B - (Contents)** We will not cover loss or damage by Cause 7 - Subsidence or ground heave of the site on which the buildings stand, or landslip.

3. **Section A - (Buildings)** We will not cover loss or damage by Cause 6 - Water escaping from a drain which leads to subsidence or ground heave of the site on which the buildings stand, or landslip.

4. **Section B - (Contents)** We will not cover loss or damage by Cause 6 - Water escaping from a drain which leads to subsidence or ground heave of the site on which the buildings stand, or landslip.

## 1631 Intruder alarm warranty

This policy does not cover loss or damage due to stealing or attempted stealing (insured cause 8) from the home when the home is left unattended by you or anyone you have authorised unless:

- a. at the time of loss or damage all outside doors are protected by five-lever mortise deadlocks and accessible windows by key-operated window locks or whatever equivalents we agree to and the intruder alarm in your home is set or its keys removed from the home;
- b. the intruder alarm (including its methods of signalling) is in thorough working order and is being maintained and regularly inspected; and
- c. at the time of loss, the police have, in writing, refused to respond to any alarm calls resulting from your alarm going off and we have agreed to continue cover.

#### **1634 Paying guests – legal liability**

Exception b (second bullet) of subsection 1 of section C (liability) of this policy will not apply if the building is used as a guest house. The most guests allowed is six.

#### **1635 Paying guests – theft restriction**

If you have paying guests staying in your home, section B – Contents does not cover loss or damage by theft unless force and violence are used to get into or out of your home.

#### **1639 Excluding storm or flood cover**

We do not provide cover under cause 3 - storm or flood of section A - Buildings and section B - Contents.

#### **1653 Home shared with lodger**

Exception b (second bullet) of subsection 1 of section C (liability) of this policy will not apply if you let part of the building for private residential purposes to one person or a couple and you are also living in the property.

#### **1689 Intruder alarm protection**

If the value of contents insured by this policy is more than £50,000, the policy does not cover loss or damage due to theft (insured cause 8) from the home, when you leave the home unattended unless:

- a. at the time of the loss or damage the intruder alarm in your home is set and its keys (if this applies) are removed from your home.
- b. the intruder alarm (including its methods of signalling) is in proper working order and is being maintained and regularly inspected.
- c. at the time of the loss, the police have, in writing, refused to respond to any alarm calls resulting from your alarm going off and we agreed to continue cover.











## We're here to help.

If you have questions,  
phone your **Broker**

For help with claims, ring us on  
**0345 828 2823**

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