

AXA EXTRA

Policy Summary

October 2007 Edition

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording.

This policy is underwritten by AXA Insurance UK plc, with the exception of the Home Assistance and Family Legal Protection sections which are underwritten by Inter Partner Assistance S.A. a wholly owned subsidiary of AXA Assistance S.A.

Type of Insurance Cover

Home insurance for private residences. This insurance provides cover for contents. It may be optionally extended to include buildings, accidental damage, personal possessions, home assistance and family legal protection. Please refer to your policy schedule for your selected cover.

The maximum amount we will pay is the sum insured shown within your policy wording or on the policy schedule.

Policy Conditions

You must let us know immediately when the full value of the contents or buildings exceeds the sum insured shown on your Schedule. Failure to comply with this may jeopardise your claim or cover.

Features and Benefits

Contents Standard Cover

The sum insured for any one valuable will be 20% of the contents sum insured.
The sum insured for any one claim for total valuables will be 40% of the contents sum insured.
Your policy schedule will show these limits or the revised limits of these have been increased.

A limit of £5,000 for Business Equipment including up to £500 of business stock.

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 persons, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes (causes 1-11 in the policy wording).

Accidental breakage of or damage to fixed glass in furniture, mirrors, hobs and home entertainment equipment (including satellite dishes).

Accidental loss of oil or metered water up to £1,000.

Loss or damage to plants and trees (by causes 1, 3, 6 & 7) up to £500 and contents in the open (by causes 1 & 3-11) up to £1,000.

Contents removed from the insured property to college or university halls of residence up to £2,500 for theft.

Features and Benefits

Rent or alternative accommodation up to a maximum of 20% of the sum insured for you and your domestic pets.

Your contents sum insured is automatically increased by 10% in respect of gifts and provisions for the 30 days before and after a religious festival or your or your family's wedding.

Loss or damage to frozen food due to a change in temperature or contamination by refrigerant fumes.

Liability to domestic employees up to £10,000,000.

Tenant's liability up to 20% of the contents sum insured. Only applicable if the insured property is rented.

Public liability insurance up to £2,000,000. Including damage arising from your occupation of the insured property (but not its ownership).

Personal Possessions

Loss or damage to personal possessions anywhere in the world. Please refer to policy wording for full details of cover available.

Buildings Standard Cover

Loss or damage caused by storm, flood, escape of water (e.g. from burst pipes or tanks) or oil, subsidence, theft, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes, fire, smoke, explosion, lightning, earthquake, malicious persons, riot (causes 1-11 in the Policy Wording).

Accidental breakage of fixed glass in windows, fixed sanitary ware and bathroom fittings.

Accidental Damage to underground pipes and cables and up to £5,000 towards the necessary costs in locating the source of the damage.

Alternative accommodation or loss of rent up to 20% of the buildings sum insured.

Property owner's liability up to £2,000,000.

Home Assistance

Cover under this section is administered by AXA Assistance UK Ltd and underwritten by Inter Partner Assistance SA.

Provides free advice and access to a network of approved tradesmen and enables repairs in the event of an emergency that would render the private residence unsafe, insecure or would lead to further damage to the private residence.

Cover under this section is limited to £1000 per emergency.

Family Legal Protection

Cover under this section is administered by Arc Legal Assistance Limited and underwritten by Inter Partner Assistance, a wholly owned subsidiary of AXA Assistance SA.

Legal costs and expenses up to £50,000.

Significant or Unusual Exclusions or Limitations

The standard excesses and any increased amount you have agreed to pay shown within your policy wording or on the policy schedule.

Watercraft (e.g. windsurfers and sailboards) and mechanically propelled vehicles (e.g. quad bikes and motorcycles) and any liability arising from them.

There is no cover for public liability arising from any trade business profession or employment.

General Exclusions

Riot or civil commotion outside of the United Kingdom, the Isle of Man or the Channel Islands, confiscation or sonic bangs, radioactive contamination, war risks, terrorism, reduction in market value, date change, pollution and contamination.

Exclusions under Contents Standard Cover

Loss or damage caused by chewing, scratching, tearing or fouling by domestic animals.

Damage caused by any gradually operating cause.

Loss or damage to valuables, money, business equipment left in the open at the insured property.

Exclusions under Contents Standard Cover and Buildings Standard Cover

Loss or damage occurring after the insured property has been unoccupied or unfurnished (see full definitions within the policy wording) by malicious persons, escape of water or oil, theft, mirrors, fixed glass and sanitary ware.

Exclusions under Personal Possessions

Theft from an unattended motor vehicle unless the personal possessions are concealed from view and the vehicle is locked.

Theft from an unlocked hotel room.

Exclusions under Home Assistance

Costs arising from or in connection with circumstances known of prior to the start of cover or costs for repairs where we have not been notified by you or a person calling on your behalf through the 24 hour helpline.

Costs arising from or in connection with any system, equipment or facility which has not been properly installed, maintained, serviced or kept in repair in accordance with the manufacturer's instructions.

Loss or damage to any property or any other loss, damage or additional expense following on from the event for which you are claiming.

Exclusions under Family Legal Protection

Claims directly linked or arising from the planning or alteration of the building.

Claims arising from a dispute between a landlord and a tenant.

Claims for legal costs that insurers have not agreed to in advance.

Unless a conflict of interest arises, prior to the start of legal proceedings, legal costs incurred by any legal representative other than Irwin Mitchell Solicitors or their agents.

Duration

This is an annually renewable policy.

Cancellation Period

You are free to cancel this policy at any time.

Claim Notification

To make a claim, contact:

Family Legal Protection	0870 850 9081
Home Assistance	0870 850 9102
For all other claims, please contact	0870 556 1161

Making Yourself Heard

Any complaint you may have should in the first instance be addressed to your Insurance Intermediary, then claim office or helpline if applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to The Customer Care Department of AXA Insurance or in the case of Family Legal Protection Arc Legal Assistance Limited or for Home Assistance to AXA Assistance UK Ltd which are dealt with separately in your policy.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the Policy Wording.

Financial Services Compensation Scheme (FSCS)

Both AXA Insurance UK plc and Inter Partner Assistance S.A. are covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme. Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at www.FSCS.org.uk



AXA Insurance UK plc

Registered in England No 78950. Registered Office: 5 Old Broad Street, London EC2N 1AD

A member of the AXA Group of Companies. AXA Insurance UK plc is authorised and regulated by the Financial Services Authority.

In order to maintain a quality service, telephone calls may be monitored or recorded.

Be Life Confident