

# your right / to know



A summary of our Homebuild  
insurance policy

ROI January 2012

redefining / standards



If you need customer assistance or want to make a claim, please call us on

**1890 24 7 365**

## a summary/ of our Homebuild insurance policy



We know that insurance can be a complicated business and it's essential that you make the right choices for you and your home. This document is here to help we use plain English to make it easy to follow.

This document is a summary of your policy cover. It explains, as clearly as we can, what you are covered for and what you are not covered for. It does not replace the policy. When you take out a home insurance policy we recommend that you read the full policy document and schedule together. You can then make sure that the product meets your needs.

If you have any questions now or in the future, please contact your nearest AXA Insurance branch or phone us on [1890 24 7 365](tel:1890247365).

A handwritten signature in blue ink, which appears to read 'John O'Neill'.

John O'Neill  
Chief Executive

first  
things  
first

Our Homebuild policy can protect you against loss and damage to your buildings while they are undergoing construction or renovation.

## our policy at a glance/

this is a summary of policy features and benefits.

| Policy section   | What is covered?   | What you are covered for:  | Extra cover we include as standard | Significant exclusions and limits  |
|------------------|--|--|------------------------------------|--|
| <b>Buildings</b> | <p>We will cover:</p> <ul style="list-style-type: none"> <li>• your home.</li> </ul> | <p>We will insure you against:</p> <ul style="list-style-type: none"> <li>• fire;</li> <li>• storm or flood;</li> <li>• lightning; and</li> <li>• Explosion of gas or boilers</li> </ul> | None                               | <ul style="list-style-type: none"> <li>• We will not pay the first €1,000 of any claim (known as an excess).</li> <li>• We will not cover fire damage caused by               <ul style="list-style-type: none"> <li>a) any heating process or the application of heat</li> <li>b) spontaneous combustion</li> </ul> </li> <li>• We will not cover loss or damage by explosion where the explosion is caused by earthquake.</li> <li>• We will not cover loss or damage caused by flood or storm to items left in the open.</li> </ul> |
|                  |  |  |                                    |  |

# Important things you should know

## How long the policy lasts

Your policy will run for 12 months from the date and time shown on the schedule. If we agree to provide cover for less than 12 months, the schedule will show when your policy ends.

## Cooling-off period

If you are unhappy with your new policy, you can cancel within 14 days by giving notice in writing. We will refund your premium, less a deduction in respect of the period you were on cover, provided you have made no claim.

## Cancelling your policy

To cancel your policy, you must let us know in writing and we will only charge you for the period you were covered, provided you have made no claim.

## Our rights to cancel

If the company cancels your policy, we will send you 10 days' notice by registered letter to your last known address. We will only charge you for the period you were covered.

## The law and language of the contract

Both you and we can choose the law within the European Union which applies to the contract. We propose that the law of the Republic of Ireland will apply. The language used in the policy and any communications relating to it will be in English.

## No-claim discount and how it works

For every insurance year you do not make a claim we will reduce your premium in accordance with the 'no claims discount' scale operative at the time. The maximum discount which you can earn is the equivalent of three years claim free. If you make a claim, you will lose any no-claim discount earned.

## Your buildings sum insured

The sum insured that you select at inception of your policy must be sufficient to cover the cost of rebuilding the finished property.

## Upgrading your policy cover

When work on the property has been completed and the property is occupied, we will be able to upgrade your cover to suit your requirements.

## Fraud

You are under a duty to tell us all facts likely to influence how we assess, and if we accept, your proposal. If you do not, we may cancel your policy, declare the contract to be void and refuse to pay any claim under the policy as well as any other rights we may have under the policy. It is in your own interest to mention these facts. If you are in any doubt whether certain facts are important, please ask us.

## 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 broker (if any) or local AXA Insurance branch.
- For a complaint about your claim, contact our claims action line on 1890 24 7 365.

If we cannot sort out your complaint, you can contact our Customer Care Department on 1890 211850 or:

- email: [axacustomercare@axa.ie](mailto:axacustomercare@axa.ie) ; or
- write to AXA Insurance, Customer Care Department, Freepost, Dublin 1.

If you are unhappy with the way we have dealt with your complaint, you may be able to refer to:

- the Financial Services Ombudsman Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2 :Local number 1890 88 20 90, Fax: 01 6620890. Email: [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie) Website: [www.financialombudsman.ie](http://www.financialombudsman.ie)

## Our promise to you

- We will reply to your complaint within 5 working days.
- We will investigate your complaint.
- We will keep you informed of progress.
- We will do everything possible to sort out your complaint.
- We will use feedback from you to improve our service.

# we're here to help/

If you have questions or need help with a claim, contact us on **www.axa.ie** or ring us on **1890 24 7 365**.



Corporate member of  
Plain English Campaign  
Committed to clearer communication

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