



excellence /
many things in life have a price,
but peace of mind is priceless

June 2014

redefining / standards



You have worked hard to create an impressive home with contents to match your lifestyle.

You have quality possessions that mean so much to you and your family.

You know they would cost a lot of money to replace.

You need **Excellence**.

Excellence is the special insurance package for affluent home owners from AXA, one of the leading financial services groups in the world, with an active presence in the Irish home insurance market for over 280 years.

AXA insure some 60 million people across the globe but this isn't about them. It's about you. Take some time to read what we offer but do realise that this is not everyday home insurance, this is Excellence. You will have your own personal account manager who will handle any day to day queries. And in the event of a claim, you will also have your own claims manager who will handle your claim personally, promptly and with the minimum of fuss.

The minimum sum insured on contents (including personal possessions, fine art and collections) is €200,000.

Many things in life have a price, but peace of mind is priceless.



And if you have any questions just ask because:

- We have the expertise to make sure that your property is safe.
- We fully accept that you must get a first class service.
- We will, at all times, maintain complete confidentiality.
- We offer Excellence.



Which of the following describes your home in structural terms?

modern, architecturally designed
period, with the elegance of another age
unique, neither old nor new, one of a kind

Whatever type of home you live in, we want to make sure that any damage is fully insured so you get what you had back, brick for brick, tile for tile. The definition of buildings includes fitted kitchens, bathroom fixtures, fireplaces and kitchens. And if you have outbuildings, garages, swimming pools, garden plants or statues, stables or the like, we will protect these as well.

Excellence will cover your buildings against any loss or damage (subject to any policy exclusions). To make sure your building sum insured is adequate, we need the rebuilding cost of your property (to include professional fees, legal costs and the like).

If you cannot determine the exact figure, we recommend you contact a chartered surveyor or an architect who can assist you. Please remember, replacement value is not the same as market value. The market value of your property is one thing, but replacing old or rare materials (involving specialist trades) may cost a lot more.



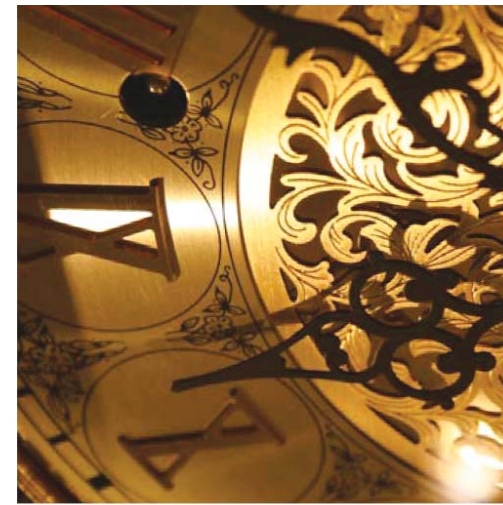
Your buildings

Buildings cover includes:

- Cover for buildings against physical loss or damage (including accidental damage).
- Alternative accommodation and loss of rent up to 25% of your sum insured or three years rent, whichever is the greater.
- The cost of removing debris including architect, surveyors and consulting engineer's fees up to 25% of the building sum insured.
- Damage to trees shrubs plants and lawns in your garden up to €500 for any one tree plant or shrub and €7,500 in total.
- The trace and access of leaking pipes within the home up to €5,000.
- Disability through injury up to €50,000 for essential home alterations.
- We will adjust your building sum insured on an annual basis to keep pace with inflation.

Cover does not include (these are some of the main exclusions):

- The first €500 of any claim except for subsidence claims when the deductible will be €5,000.
- Escape of water claims are subject to an excess of €1,000.
- Any loss or damage caused by anything which happens gradually.
- Outdoor items including lawns, trees, shrubs, plants and hedges are not covered against frost, storm or flood.
- Loss or damage caused by stealing, malicious persons, escape of water or oil where the property is left unoccupied for more than 60 days in a row.



Bricks and mortar can make a house
but it's your contents that make it a home.

And if anything, it's your contents that will
reflect your lifestyle.

Maybe you're a devotee of the old with a fondness for contents and furniture from a bygone era. Or are you a trend setter with an interest in the latest technology and contemporary furnishings? Perhaps you are a bit of both.

Whatever your style, Excellence will keep your contents safe and sound.

The easiest way to describe contents is anything you bring with you if you move home! And here too, we will cover you for any loss or damage to your household contents unless the cause is specifically excluded.

We will pay contents claims on a "new for old" basis.

Unfortunately, the quality of your contents will not be lost on thieves... so security is paramount. We will survey your property at a time that suits you. The reason is not to add to your insurance costs, rather it is about working with you to agree how best to keep you and your property as safe as possible.



Your contents

Contents cover includes:

- All your household goods, personal property, furniture and furnishings are covered against physical loss or damage (including accidental damage). Cover includes fire, storm, flood, theft, impact, escape of water and malicious damage.
- Personal possessions and jewellery up to €10,000 in total.
- Contents at any other premises anywhere in the world.
- Deeds and documents up to contents sum insured.
- Business equipment within the home up to contents sum insured.
- We will pay up to €10,000 if you die as a result of violence caused by intruders or fire.
- Guests and domestic employees' personal effects within the home up to contents sums insured.
- Replacement of locks up to contents sum insured.
- We will automatically increase your sum insured for religious festival, wedding and Christmas presents.
- Fire brigade charges up to €3,000.
- Contents in the open up to €5,000.
- Accidental loss of oil up to sums insured.

- Students possessions at university and college up to 10% of the contents sum insured. (maximum €500 any one item).
- Freezer contents up to contents sums insured.
- Pedal cycles up to contents sum insured.
- We will automatically cover new purchases acquired anywhere in the world up to 25% of the contents sum insured. We will give you 60 days to notify us.
- We will adjust your contents sum insured annually to keep pace with inflation.

Cover does not include (these are some of the main exclusions):

- The first €500 of any claim except for subsidence claims when the deductible will be €5,000.
- Escape of water claims are subject to an excess of €1,000.
- Any loss or damage caused by anything which happens gradually.
- Outdoor items including lawns, trees, shrubs, plants and hedges are not covered against frost, storm or flood.
- Loss or damage caused by stealing, malicious persons, escape of water or oil where the property is left unoccupied for more than 60 days in a row.



A guest slips on a wet floor, an employee injures themselves whilst tidying the garden or your neighbour's property is damaged by your loose roof tiles...

These are just some examples of the negligence

These are just some examples of the negligence claims that can be made against even the most careful home owners. And even if you are successful in defending such actions, you could still find yourself with significant legal costs which you may never recover.

With **Excellence** you get the liability cover you need.

We ask that you take reasonable care to prevent accidents or events that may give rise to a claim alleging negligence. But if the worst does happen, we will protect you as home owner and your family who live with you.



Liability

Cover includes:

- Your liability as property owner, occupier and legal liability up to €3,000,000.
- Your liability to domestic employees up to €3,000,000.

Cover does not include (these are some of the main exclusions):

- Your liability from carrying out any trade business or profession.
- Your liability arising from the use of a mechanically propelled vehicle.
- Your liability arising from you owning or using dogs termed as dangerous under the Control of Dogs Acts.



Fine art collecting is very subjective. To some, it is about antiquity, where the **pleasure of the collection** lies in its age and provenance.

To others, it is the intrinsic beauty of the subject that matters.

There are, of course, those for whom collecting is not just a passion, but a **means of investment**.



Whatever your collecting style, the loss of an item is, at best, regretful. At worst, it can be traumatic and financially disastrous.

We recognise the need to apply a broad definition of fine art, which includes anything of a collectable nature. The basis of our policy is an "agreed value" with an independent valuation of any item valued over €10,000. So you can be confident your most treasured possessions are safe at the amount you and we have agreed.

If you do not specify your collection we will repair, replace or pay for lost or damaged items up to €10,000 for any one item. We will not pay more than the total sum insured for unspecified items.

Collections

(including painting, sculpture, antiques and other items of a collectable nature)

Fine Art cover includes:

- Fine art, antiques, objects d'art, items of gold, silver, gold and silver plate, other precious metals, medals and other collections.
- Physical loss or damage (including accidental damage), restoration and any resulting depreciation in value following an insured peril while in your home or anywhere in the world.
- We will automatically cover new items acquired anywhere in the world up to 25% of the collection sum insured. You must notify us within 60 days.
- If you acquire an item of fine art and it is subsequently discovered that you do not have good title we will pay up to 5% of the sum insured for the collection. The most we will pay is €40,000.

Cover does not include (these are some of the main exclusions):

- Any loss or damage caused by anything which happens gradually.
- Loss or damage where the property is left unoccupied for more than 60 days in a row.
- We will not cover claims for defective title where the purchase of the item was not from a recognised member of a professional organisation as laid out in the policy.

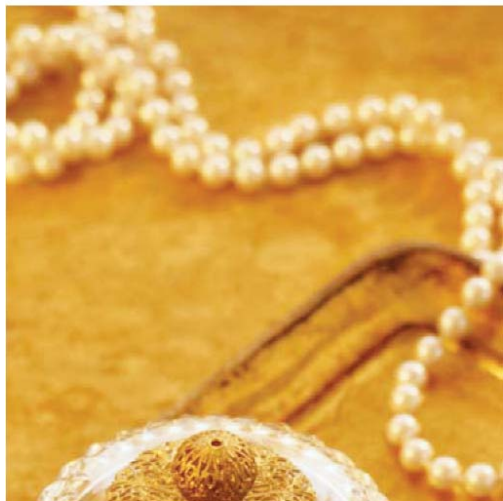


To you, they are your personal property. They may be something you got from a loved one, or a memory of times past. Or they could be the every day things you carry around with you.

With **Excellence** personal possessions, you can keep them safe. And there are no limits on how long your property is with you away from home. We will cover your personal possessions against accidental damage, physical loss or damage literally anywhere in the world. Everyday examples include a lost ring, a watch dropped on hard ground, a stolen wallet or luggage damaged in transit.

And if you acquire new items, we will automatically cover them for up to 25% of your contents sum insured for 60 days (to give you time to tell us).

We recognise that these are your personal possessions and they are important to you. We cannot replace their sentimental value but we can help you to replace them financially.



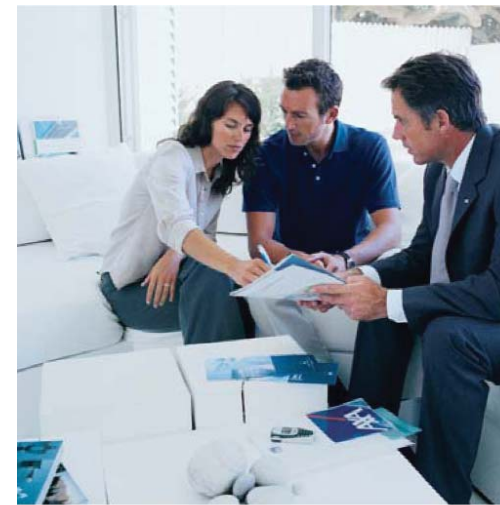
Personal belongings, jewellery and watches

Personal Possessions cover includes:

- Physical loss or damage (including accidental damage) to personal possessions including jewellery, furs, cameras, clothing and baggage; in short anything that you are capable of carrying on your person.
- Automatic cover for new purchases acquired anywhere in the world for up to 25% of the total sum insured of the collection and giving you 60 days to notify us.

Cover does not include (these are some of the main exclusions):

- Any loss or damage to tools, instruments or sports equipment used for business or professional purposes.
- Any loss or damage caused by anything which happens gradually.



Whether you've got a burst pipe, a private legal problem or an Irish taxation query, you can benefit from immediate expert advice through the **Excellence** helplines.

Property damage;

A separate 24 hour helpline providing emergency property assistance, giving you immediate access to an emergency repair service for essential services and appliances including overnight accommodation if necessary.

Legal assistance;

An 8am-8pm (weekdays) and 10am-1pm (Saturdays) confidential phone service offering legal advice, counselling and practical assistance if you are a victim of identity fraud.



Family Legal Protection And Emergency Property Assistance

Family legal protection

Cover includes:

- Exclusive access to our legal advice service and counselling helplines.
- Family legal protection provides you with a lawyer to represent you in legal disputes after using the helpline to notify a claim.
- We will allow up to €65,000 for legal fees with no limit on the number of claims you make.

Cover does not include (these are some of the main exclusions):

- Legal fees incurred without our prior agreement.
- Disciplinary hearings or internal grievance procedures.
- Fines.
- Consumer disputes over motor vehicles.
- Disputes arising from a loan, mortgage, pension or investment.

Emergency home assistance

Cover includes:

- Exclusive access to our emergency home assistance helpline.
- This service gives you access to an emergency repair service for essential services and appliances by approved tradesmen. We will pay for the call out charge up to €500 and overnight accommodation up to €150.

Cover does not include (these are some of the main exclusions):

- Any system or equipment which has not been properly installed, maintained or repaired.
- Replacement or adjustment to any decorative or cosmetic part of any equipment.
- Failure of boilers not inspected and serviced regularly.

Notes

