

your right /  
**to know**



**A summary of our home  
insurance policy**

April 2016

**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 home 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 and 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**.

A handwritten signature in blue ink that reads "Phil Bradley".

Phil Bradley  
Chief Executive

**first  
things  
first**

Our home policy can protect you against loss and damage to your buildings, contents, personal belongings and valuables.

## our policy at a glance /

this is a summary of policy features and benefits.

Policy section	What is covered?	What you are covered for:
<b>A – Buildings</b>	<p>We will cover:</p> <ul style="list-style-type: none"><li>• your home and its walls, drives and patios;</li><li>• permanent fixtures and fittings such as kitchen units, bathroom fittings and fitted wardrobes; and</li><li>• outbuildings including sheds and garages.</li></ul>	<p>We will insure you against:</p> <ul style="list-style-type: none"><li>• fire;</li><li>• storm or flood;</li><li>• water or oil escaping;</li><li>• stealing;</li><li>• malicious acts; and</li><li>• subsidence</li></ul> <p>We will include accidental damage free of charge if you buy accidental damage cover for your contents.</p>
<b>B – Contents</b>	<p>We will cover:</p> <ul style="list-style-type: none"><li>• house goods including non-permanent fixtures and fittings like carpets and curtains;</li><li>• personal belongings in the home shed and garage up to 10% of the contents sum insured;</li><li>• valuables such as jewellery, fine art, articles of gold and silver, watches, furs, collections of stamps, coins and medals; and</li><li>• business property such as office furniture, furnishings, office equipment including documents and computer equipment.</li></ul>	<p>We will insure you against:</p> <ul style="list-style-type: none"><li>• fire;</li><li>• storm or flood;</li><li>• water or oil escaping;</li><li>• stealing;</li><li>• malicious acts;</li><li>• subsidence; and</li><li>• accidental damage can be included for an extra premium.</li></ul>

Extra cover we include as standard	Significant exclusions and limits
<p>We will also cover:</p> <ul style="list-style-type: none"> <li>• accidental damage to cables and underground pipes and septic tanks;</li> <li>• accidental breakage of windows or sanitaryware;</li> <li>• the cost of alternative accommodation while insured repairs are being carried out and your home is unfit to live in (up to 20% of your buildings sum insured);</li> <li>• replacing locks if the keys are stolen from your home (up to €750); and</li> <li>• the cost of finding a leak (up to €750).</li> </ul>	<ul style="list-style-type: none"> <li>• We will not pay the first €350 of any claim (known as an excess). For subsidence claims we will not pay the first €5,000.</li> <li>• For escape of water claims we will not pay the first €500.</li> <li>• We will not cover loss or damage caused by stealing or attempted stealing, malicious damage or water or oil escaping if your home has not been lived in for more than 40 days in a row.</li> <li>• We will not cover loss or damage caused by stealing, attempted stealing or malicious damage by people legally in your home.</li> <li>• We will not cover storm and flood damage 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> <li>• We will not cover loss or damage caused by water escaping from shower units and baths through seals or grouting.</li> </ul>
<p>We will also cover:</p> <ul style="list-style-type: none"> <li>• accidental damage to TV's, video, audio and home computer equipment up to €2,000 per item;</li> <li>• contents temporarily removed to another home (up to 20% of your contents sum insured);</li> <li>• contents in the open up to €750;</li> <li>• accidental loss of oil up to €750;</li> <li>• visitor and employee possessions up to €1,500;</li> <li>• freezer contents up to €750 (see section E of your policy);</li> <li>• accidental loss of money anywhere in the world up to €750 and misuse of a credit card up to €1,500 (see section G of your policy); and</li> <li>• an automatic increase in cover for weddings and Christmas gifts (up to 10% of the contents sum insured).</li> </ul>	<ul style="list-style-type: none"> <li>• We will not cover the first €350 of any claim (known as an excess).</li> <li>• For escape of water claims we will not pay the first €500.</li> <li>• We will not cover loss or damage caused by stealing or attempted stealing, malicious damage or water or oil escaping if your home has not been lived in for more than 40 days in a row.</li> <li>• We will not cover loss or damage caused by stealing, attempted stealing or malicious damage by people legally in your home.</li> <li>• The most we will pay for valuables in your home is €5,000 for any one item unless we say otherwise in your policy schedule.</li> <li>• The most we will pay for any one claim for valuables is 1/3 of the contents sum insured unless we say otherwise in your policy schedule.</li> </ul>

# our policy at a glance /

this is a summary of policy features and benefits.

Policy section	What is covered?	What you are covered for:
<b>C - Liability</b>	We will cover: <ul style="list-style-type: none"><li>• your legal liability to others; and</li><li>• your legal liability to domestic employees.</li></ul>	We will insure you against: <ul style="list-style-type: none"><li>• your legal liability to others up to €3,000,000; and</li><li>• your legal liability to domestic employees up to €3,000,000.</li></ul>
<b>D - Personal belongings and valuables</b>	We will cover: <ul style="list-style-type: none"><li>• items that you normally take out of the home or on holiday such as jewellery, cameras and sports equipment.</li></ul>	We will insure you against: <ul style="list-style-type: none"><li>• any loss or damage anywhere in Europe and for up to 60 days elsewhere in the world.</li></ul>
<b>F - Pedal cycles</b>	We will cover: <ul style="list-style-type: none"><li>• pedal cycles used for domestic use.</li></ul>	We will insure you against: <ul style="list-style-type: none"><li>• any loss or damage anywhere in Europe and for up to 60 days elsewhere in the world.</li></ul>

Extra cover we include as standard	Significant exclusions and limits
None	<p>We will not cover:</p> <ul style="list-style-type: none"> <li>• your liability from carrying out any trade business or profession;</li> <li>• your liability arising from using any mechanically-propelled vehicle; or</li> <li>• your liability arising from you owning or using dogs in breach of the Control of Dogs Acts.</li> </ul>
None	<p>We will not cover:</p> <ul style="list-style-type: none"> <li>• property normally used for business purposes;</li> <li>• money;</li> <li>• contact lenses</li> <li>• prams/pushchairs; and</li> <li>• We will not cover the first €350 of any claim (known as an excess).</li> </ul>
None	<p>We will not cover:</p> <ul style="list-style-type: none"> <li>• loss or damage by stealing or attempted stealing unless securely locked or contained in a building.</li> </ul>

# Important things you should know /

## **Caravan and personal accident insurance**

We can also provide cover for caravan and personal accident insurance. Please see your policy document for details of cover.

## **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.



## **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: [axacustomer@axa.ie](mailto:axacustomer@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](http://www.axa.ie) or ring us on **1890 24 7 365**.



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AI-015 04/16 (5825 AD)

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