Building-Under-Construction

We're making changes to your policy as you renew.

Welcome to your AXA Building-Under-Construction renewal

The sections of your policy that have been amended are outlined within this document. We would strongly urge you to read your new policy document. This is available online at www.axa.ie or if you prefer, we will provide you with a printed copy. If you are a Broker customer, please contact your Broker if you have any queries.

<table>
<tr><th>Policy section</th><th>Summary of changes</th></tr>
<tr><td>General Definitions</td><td>The below definitions have been added:

Flood - A sudden and rapid build-up of water on the ground level which comes from an external source and/or an extremely heavy or persistent downpour of rain causing a temporary covering of land

Storm - A violent atmospheric disturbance, characterised by strong winds and which can be accompanied by precipitation, thunder and lightning</td></tr>
<tr><td>No-claims discount</td><td>If you do not claim during the current period of insurance, we will discount your renewal premium, up to a maximum of 3 years. The scale below has been added to aid your understanding.

<table><tr><th>Number of years claim free (own home insurance)</th><th>Percentage discount allowed</th></tr><tr><td>0 (if previous claims)</td><td>0%</td></tr><tr><td>1</td><td>10%</td></tr><tr><td>2</td><td>15%</td></tr><tr><td>3</td><td>30%</td></tr></table>
Please note this change is in line with your current discount.</td></tr>
<tr><td>General Conditions

5. Claims</td><td>The existing wording has been updated to include the <u>underlined</u> text.

a. Reporting a claim
ii. If the loss or damage involves theft, <u>attempted theft</u> or malicious damage, you must tell the Garda Siochana or relevant police authority immediately</td></tr>
<tr><td>Section A: Insurance for your buildings

2. Storm or flood</td><td>To aid understanding of this peril the name is now updated to include weight of snow</td></tr>
</table>

We're here to help.

If you have questions, phone your Broker, contact your local AXA insurance branch or go to www.axa.ie

For help with claims, ring us on

0818 7 365 24

(From outside ROI 003531 8583200)

Find out more on axa.ie

AXA Insurance dac is regulated by the Central Bank of Ireland.

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