AXA Home Insurance

Insurance Product Information Document

Company: AXA Insurance dac

Product: Home Insurance

AXA Insurance dac is regulated by the Central Bank of Ireland Ref. No C713

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents.

What is this type of insurance?

This is a home insurance policy. It provides cover for loss or damage to your private dwelling and/or contents including personal belongings.

What is insured?

The policy covers as standard

- ✓ Family legal protection
- ✓ Emergency home assistance (up to €500 for roofs, €250 otherwise)

Loss of or damage to your buildings and/or contents including personal belongings caused by:

- ✓ Fire, smoke, lightning, explosion or earthquake
- ✓ Storm, flood or weight of snow
- ✓ Riot, strikes, labour and political disturbances
- ✓ Malicious damage
- ✓ Escape of water or oil
- ✓ Subsidence
- ✓ Theft or attempted theft
- ✓ Falling trees or branches
- ✓ Impact by aircraft, vehicle, train or animal

The policy also covers

Under the buildings section (if you have chosen this cover)

- ✓ Emergency entries (up to €1,500)
- ✓ Energy efficiency benefit (up to €10,000)
- ✓ Electric vehicle charging points (up to €2,000)
- ✓ Accidental damage to underground services
- ✓ Debris removal & rebuilding fees (up to 10% of the building sum insured)
- ✓ Breakage of fixed glass and sanitaryware
- ✓ Replacement locks (up to €1,000)
- ✓ Fire brigade charges (up to €3,000)
- ✓ Finding a leak (up to €750)
- ✓ Loss of rent receivable and alternative accommodation (up to 20% of the building sum insured)
- ✓ Your legal liability to the public as the property owner and/or as occupier (if contents cover selected) up to €3,000,000

Under the contents section (if you have chosen this cover)

- ✓ Weddings, Christmas and Religious Festival gifts cover (up to 10% of the contents sum insured)
- ✓ New Baby contents cover (up to 10% of the contents sum insured)
- ✓ Volunteering / Sports Clubs cover (up to €2,000)
- ✓ Accidental loss or damage to home office equipment (up to €2,000)
- ✓ Contents in the open (up to €1,000)
- ✓ Money (up to €750) and bank card cover (up to €1,500)
- ✓ Frozen food (up to €750)
- ✓ Accidental breakage of mirrors and glass
- ✓ Accidental loss of oil (up to €1,000)
- ✓ Accidental damage to TV, video, audio and computer equipment (up to €3,000)
- ✓ Your legal liability to domestic employees up to €3,000,000

For an additional premium cover can be extended to include:

- Accidental damage to buildings or contents
- Personal belongings cover outside the home
- Loss or damage to pedal cycles
- Personal accident
- Caravan cover

What is not insured?

The principle exclusions include:

- ✖ Wear and tear, rust or anything which happens gradually
- ✖ Any act of fraud or collusion
- ✖ War and terrorism
- ✖ Loss or damage caused deliberately by you, any member of your household, your domestic employees, paying guests, tenants or lodgers
- ✖ Loss or damage which happened or resulted from an event that occurred before cover started
- ✖ The first portion of any claim (known as an excess). The excess is shown in your schedule
- ✖ Loss or damage arising from faulty workmanship, faulty design or using faulty materials

Are there any restrictions on cover?

! **Claims Settlement Amount Retention– Property Claims:**

Where we agree to pay your claim, a certain percentage of the final payment may be retained (shown below) until repair, replacement or re-instatement works are completed

- Up to 5% if the settlement amount is less than €40,000
- Up to 10% if the settlement amount is €40,000 or more

! If your sums insured are not adequate at the time of claim, your settlement may be reduced by whatever proportion is represented by the level of under insurance, meaning you may have to pay any shortfall yourself

! A limit of 10% of the contents sum insured applies to contents kept in any outbuilding or garage belonging to the home

! A limit of 10% of the contents sum insured or €5,000, whichever is greater, applies to home office equipment only, kept in the home, any outbuilding or garage belonging to the home

! Unless you have specified your valuables, the most we will pay is:

- one third of the contents sum insured for any one claim, and
- up to a maximum amount of 5% of the contents sum insured or €5,000 (whichever is greater) for any individual valuable

! Cover is restricted while the home is unoccupied or unfurnished for 40 days in a row or more

Where am I covered?

✓ Within the insured property

✓ Cover is provided for contents temporarily removed from your home while anywhere in the Republic of Ireland, the United Kingdom, the Isle of Man or the Channel Islands (up to 20% of the contents sum insured)

✓ If you have extended cover for personal belongings and valuables this is worldwide but restricted to 60 days outside of Europe

What are my obligations?

- The information you give us must be honest and accurate
- You must ensure your sums insured represent the actual cost to rebuild your buildings or outbuildings or in the case of contents or personal belongings the actual cost to replace these as new
- You must keep your property in good order
- You must tell us if you move house or are carrying out structural alterations
- You must pay your premium
- All claims or incidents must be reported to us immediately
- You must tell us if you have been convicted of any indictable criminal offence, any offence involving dishonesty or fraud, or any offence against property

When and how do I pay?

- If you are a Direct customer, you can pay by cash, debit/credit card or avail of monthly instalments
- If you are a Broker customer, please ask your Insurance Broker for payment option information

When does the cover start and end?

The cover will start on the date your application or renewal is accepted and will end one year later. This will be shown on your schedule.

How do I cancel the contract?

You must give us or your Broker a written instruction.

You can cancel your policy within 14 working days of the date upon which we inform you the policy has been incepted, we will refund your entire premium.

If you cancel during the period of insurance, we will refund the premium on a proportionate basis provided there are no claims.

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AG221 11/25 6513464 v1