Home insurance

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

Welcome to your AXA Home Insurance 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. If you require a printed copy of your policy document, please contact your Broker.

Policy section	Summary of changes
General Definitions	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 ■ **Subsidence** - Downward movement of the site on which the buildings stand by a cause other than the weight of the buildings themselves The below definitions have been updated: **Buildings** **a.** Domestic greenhouses, domestic garages, outbuildings, tennis hard courts, swimming pools, fixed hot tubs or jacuzzis, terraces, patios, drives, footpaths, walls, gates, fences, hedges, decking, solar panels, domestic wind turbines (up to €1,000 each), air source heat pumps, geothermal heating, electric vehicle charging points, domestic oil and gas tanks, and septic tanks, all within the boundaries of the land belonging to the home **Outbuildings** Domestic outbuildings situated within the boundaries of the home insured that are solely used for domestic purposes and were not designed for or have never been used for commercial, business or agricultural use. These buildings which do not form part of the main building of the home include: ■ a detached garage, ■ a garden shed, ■ a detached boiler house, ■ a green house

<table>
<tr><th>Policy section</th><th>Summary of changes</th></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 Exclusions

13. Faulty Workmanship</td><td>This is a new exclusion. It was previously excluded under certain sections of the policy, but now applies as a general exclusion to the whole policy.

We will not cover loss or damage arising from faulty workmanship, faulty design or using faulty materials</td></tr>
<tr><td>General Conditions

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

a. Reporting a claim

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

3. Storm or flood</td><td>To aid understanding of this peril the name is now updated to include weight of snow</td></tr>
<tr><td>Section A: Insurance for your buildings

3. Storm, flood or weight of snow - What’s not covered</td><td>The exclusion below has been updated to include the underlined text.

We will not cover loss or damage:

c. to gates, hedges, trees and fences</td></tr>
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Policy section	Summary of changes
Section A: Insurance for your buildings 21. Emergency entries - What's covered	The existing wording has been updated to include: We will also pay for loss or damage to gardens (this includes lawns, trees, shrubs, plants, hedges) caused when the fire brigade, the Garda Siochana or the ambulance service have to attend the home because of an emergency to you The limit is increased from €1,200 to €1,500
Section A: Insurance for your buildings 22. Electric vehicle charging points	This is new cover **What's covered:** We will cover accidental damage to your electric vehicle charging point where installed within the boundaries of your home. We will not pay more than €2,000 for any one claim under the policy. **What's not covered:** We will not cover loss or damage: **a.** as a result of electrical breakdown; **b.** covered by a manufacturer, supplier, installer or repairer guarantee or warranty; **c.** to charging points installed for commercial use; or **d.** to any accessories required for use including but not limited to electric vehicle charging leads

Policy section	Summary of changes
Section A: Insurance for your buildings 23. Energy efficiency benefit	This is new cover. **What's covered:** If there has been loss or damage which is covered under Section A - Insurance for your buildings, and the claim under this section is expected to settle for €50,000 or more, we may offer you an additional payment of up to €10,000 towards improving the energy efficiency of your home. To avail of this benefit, you will need to: ■ Apply for a grant from the SEAI (Sustainability Energy Authority of Ireland) for the improvement you would like to install at your home. ■ Once the SEAI grant has been paid to you, you will need to provide us with documentary evidence of this along with the detail of the works completed. Once received and validated, we will then issue the additional payment up to €10,000. **What is not covered:** This benefit does not apply: ■ If there is no application for a grant or if the grant has not been approved and paid to you; ■ To any associated costs or professional fees in preparation of any SEAI grant application; ■ If any claim on your policy under Section A - Insurance for your buildings is already settled or settled below €50,000; ■ If there is a total loss of the buildings* or ■ For all SEAI energy upgrades that are fully funded by the SEAI. * In an event of a total loss, your home has to be rebuilt in line with the current building regulations which will include some of the improvements provided by SEAI grant.
Section B: Insurance for your contents in the home 14. Deeds and documents - What's covered	The below has been updated to include underlined text. We will cover loss or damage by causes 1 to 12 (as noted on pages 36 to 38) to documents (other than money and bank cards) while in the home or where you leave for safekeeping in any bank safe deposit or bank or solicitor's strongroom in the Republic of Ireland, the United Kingdom, the Isle of Man or the Channel Islands. The most we will pay for any one claim is €2,000

Policy section	Summary of changes
Section B: Insurance for your contents in the home 16. Audio Visual Equipment - What's covered	The limit is increased from €2,000 to €3,000
Section B: Insurance for your contents in the home 17. Temporary accommodation and rent - What's not covered	The new exclusion below has been added: We will not cover loss or damage specifically covered somewhere else in this policy
Section B: Insurance for your contents in the home 23. Weddings, Christmas and Religious festival gifts - What's covered	The below underlined text is new cover. We will automatically increase the contents sum insured by 10%; **a.** to insure wedding/civil partnership gifts for one month before and one month after the wedding/civil ceremony day of you, or a member of your family; **b.** to insure Christmas gifts during the month of December and January; **c.** to insure religious festival gifts during the month of your recognised religious festival
Section B: Insurance for your contents in the home 27. Accidental loss of oil - What's covered	The limit is increased from €750 to €1,000
Section B: Insurance for your contents in the home 30. New baby contents cover	This is new cover. **What's covered:** We will automatically increase your contents sum insured for any new baby, for 60 days before the due date of a child, to you, or a member of your family. This will increase your contents sum insured by 10% and will remain in place until your next renewal date. **What's not covered:** We will not cover loss or damage which you are covered for under another insurance

Policy section	Summary of changes
Section B: Insurance for your contents in the home 31. Volunteering / Sports club	This is new cover. **What's covered:** We will cover loss or damage by causes 1 to 12 (as noted on pages 36 to 38) to items that are not owned by you but are in your custody or control as part of voluntary work for a sports or social group. The most we will pay for any one claim is €2,000. **What's not covered:** We will not cover loss or damage: **a.** to valuables and money; **b.** theft from mechanically-propelled vehicles; **c.** while the home has been left unoccupied or unfurnished for 40 days in a row or more; or **d.** to items which are covered under another insurance
Section B: Insurance for your contents in the home 13. Contents temporarily removed from the home - What's not covered	The exclusion below has been updated to include the underlined text. We will not cover loss or damage: **a.** by storm, flood or weight of snow to contents not in a building
Section B: Insurance for your contents in the home 32. Accidental damage or loss to home office equipment - What's not covered	The exclusion below has been updated to include the underlined text. We will not cover accidental damage or loss: **c.** caused by weather (other than storm, flood or weight of snow), damp, frost, scratching, chipping or denting, corrosion, action of light, or manufacturing faults
Section B: Insurance for your contents in the home 33. Accidental damage or loss to your contents in the home - What's not covered	The exclusion below has been updated to include the underlined text. We will not cover accidental damage or loss: **c.** caused by weather (other than storm, flood or weight of snow), fungus, wet or dry rot, damp, frost, scratching, chipping or denting, corrosion, action of light, manufacturing faults, vermin or insects

Policy section	Summary of changes
Section A: Insurance for your buildings and Section B: Insurance for your contents in the home 17. / 22. Replacing locks - What's covered	The limit is increased from €750 to €1,000
Section A: Insurance for your buildings and Section B: Insurance for your contents in the home 7. Subsidence - What's not covered	The exclusions below have been updated to include the underlined text. **Buildings** **a.** arising from faulty or inadequate drains or drainage systems, or inadequate foundations; **c.** to domestic outbuildings, swimming pools, terraces, patios, drives, paths, service tanks, sewers, gates, fences, hedges, tennis courts or walls unless the home is damaged at the same time and by the same cause; (buildings section only) **d.** caused by structural alterations, demolition, repairs or extensions to the home, including the use of heavy machinery or drilling equipment **Contents** **a.** arising from faulty or inadequate drains or drainage systems, or inadequate foundations; **c.** caused by structural alterations, demolition, repairs or extensions to the home, including the use of heavy machinery or drilling equipment
Section A: Insurance for your buildings and Section B: Insurance for your contents in the home 8. Theft and attempted theft - What's not covered	The exclusions below have been updated to include the underlined text. **Buildings** **b.** while the building is lent, let or sublet, accommodating paying guests or shared, unless force and violence are used to gain entry or exit from the home **Contents** **2. b.** loss of or damage to contents in the home if any part is lent, let or sublet, accommodating paying guests or lived in by anyone but you

Policy section	Summary of changes
Section A: Insurance for your buildings and Section B: Insurance for your contents in the home 11. Oil leaking from a fixed oil-fired heating installation including smoke damage due to a faulty oil-fired heating installation - What's not covered	The exclusions below have been updated to include the underlined text. We will not cover loss or damage: **a.** caused by pollution or oil spillage if you hire any experts or contractors without our permission, other than those carrying out emergency work, up to a limit of €5,000. We will have to agree to you hiring these experts or contractors, and we have the right to choose experts from our own panel; **b.** to the part or appliance from which the oil leaked; or **c.** while the home has been unoccupied or unfurnished for 40 days in a row or more. We will address any loss or damage by carefully considering the specific situation and the associated risks (i.e. using a risk based approach). This approach ensures our actions are in line with current industry standards and are appropriate to your circumstances
Section K: Family legal protection	This is new standard policy cover added. The following covers are included: **1.** Employment disputes **2.** Contract disputes **3.** Bodily Injury **4.** Property protection **5.** Tax protection **6.** Jury service **7.** Legal defence **8.** Identity theft protection Please refer to the policy booklet for full details of cover included.

We're here to help.

If you have questions,
phone your Broker

For help with claims, ring us on

0818 7 365 24

(From outside ROI 003531 8583200)

Find out more on axa.ie

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AB224 12/25 6592860 v3