

AXA Excellence Home Insurance

Insurance Product Information Document

Company: AXA Insurance dac

Product: Excellence 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 and policy.

What is this type of insurance?

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



What is insured?

Loss of or damage to your Buildings and/or Contents including personal possessions caused by-

- ✓ Fire, smoke, lightning, explosion or earthquake
- ✓ Storm or flood,
- ✓ Riot, civil commotion, malicious damage,
- ✓ Escape of water or oil,
- ✓ Subsidence,
- ✓ Stealing or attempted stealing,
- ✓ Falling trees or branches,
- ✓ Impact by vehicle or aircraft,
- ✓ Emergency home assistance

The policy also covers

Under the Buildings Section (if you have chosen this cover)

- ✓ Debris removal & rebuilding fees (up to 25% of the building sum insured)
- ✓ Loss or rent receivable and alternative accommodation (up to 25% of the building sum insured)
- ✓ Finding a leak (up to €5,000)
- ✓ Compulsory evacuation
- ✓ Sale of buildings
- ✓ Disability through injury (up to €50,000)
- ✓ Damage to the garden (up to €7,500)

Under the Contents Section (if you have chosen this cover)

- ✓ Replacement locks (up to contents sum insured)
- ✓ Fire brigade charges (up to €3,000)
- ✓ Freezer contents (up to contents sum insured)
- ✓ Pedal cycles (up to contents sum insured)
- ✓ Property in the open (up to €5,000)
- ✓ Money cover (up to €5,000)
- ✓ Credit card cover (up to €30,000)

Under the Liability Section

- ✓ Your Legal Liability to the Public as the property owner and/or as occupier up to €3m
- ✓ Your legal liability to domestic employees up to €3m

For an additional premium cover can be extended to include-

- Personal possessions cover outside the home
- Collections - art, antiques or other property you own or have a legal interest in



What is not insured?

The principle exclusions include-

- ✗ Wear and tear
- ✗ Any act of fraud or collusion
- ✗ The first portion of any claim (known as an excess). The excess will depend on the type of loss as follows;
 - Escape of water €1,000
 - Subsidence €5000
 - All other claims (where an excess applies) €500.



Are there any restrictions on cover?

- ! Jewellery that is not specifically covered under the personal belongings section is only covered up to €2,500 per item and up to a total value of €10,000 under the contents section
- ! Personal possessions that are not specifically covered under the personal belongings section are only covered up to €2,500 per item and up to a total value of €10,000 under the contents section
- ! Cover is restricted while the home is unoccupied or unfurnished for 60 days in a row or more.



Where am I covered?

- ✓ Within the insured property
- ✓ Loss or damage to contents while they are in your home, domestic outbuildings or garages or temporarily elsewhere in the world as long as they are always securely and adequately packed while being transported
- ✓ If you have extended cover for personal belongings and valuables this is worldwide (up to 90 days worldwide)



What are my obligations?

- You must disclose all facts likely to influence the acceptance of your application (including previous home insurance losses)
- Your application must be accurate and truthful
- You must ensure your sums insured represent replacement costs (to avoid the effects of under-insurance)
- 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.

If you cancel your policy within 14 days of purchase, we will refund your entire premium provided there are no claims.

If you cancel during the period of insurance, we will refund the premium (less an administration charge) on a proportionate basis provided there are no claims.