



 **Home Insurance**

We are making changes to your policy as you renew. 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 definition has been added: • Accidental damage - sudden, unintentional and unexpected physical damage that can be seen The below definition has been updated: • Unoccupied - Home is not lived in by you or any other person with your permission for more than 40 consecutive days. By 'lived in' we mean that you or any other person with your permission regularly sleep there overnight and carry out day-to-day activities such as cooking or bathing at the property. Regular visits to the home or occasional overnight stays would not count as your home being lived in or as a break in this 40 day period
How we settle claims Claims Retention	The following new section has been added: Where we agree to pay your claim we reserve the right to withhold up to a maximum of 25% of the final payment until the reinstatement works are completed and validated through the submission of a final invoice and (where necessary) a final inspection of the works is completed by AXA. Where the retention amount remains unclaimed after a period of 4 months from the date of the settlement we undertake to write to remind you of the unclaimed retention and AXA's requirements to release this payment. If we do not hear back from you within 10 working days we will issue a final reminder to you. Where we do not receive a response to our final reminder within 10 working days, AXA will close the claim file
How we settle claims Matching sets and suites	The following changes have been made: • Reference to carpet or wooden floor updated to state floor covering • Up to 50% payment towards an undamaged matching set of items, suite of furniture, bathroom fittings or floor coverings. Please refer to the policy wording for full details
What's not covered - General Exclusions 4. Excess	We have increased our standard excess from £100 to £200 - depending on your chosen cover this may differ so it is important to check your policy schedule for the exact excess that applies to your policy
Section A: Insurance for your buildings 14. Damage to underground services - What's not covered	The new exclusions below have been added. We will not cover loss or damage: - to septic tanks unless you have: - a consent to discharge approval from The Northern Ireland Environment Agency (NIEA) - obtained the necessary planning permission and building control approval - maintained it in accordance with the manufacturers guidelines, including servicing and de-sludging requirements - resulting from any maintenance, routine repair, clearing or emptying of any septic tank - arising from faulty workmanship, faulty design or using faulty materials; - covered by a manufacturer, supplier, installer or repairer guarantee or warranty; - which are not your legal responsibility; - whilst the home is undergoing any structural repairs, alterations or extensions; - while the home is left unoccupied or unfurnished for 40 days in a row or more; - as a result of tree root action; - by wear or tear or anything which happens gradually; or - by mechanical or electrical breakdown

POLICY SECTION	SUMMARY OF CHANGES
Section A: Insurance for your buildings 16. Loss of rent and the cost of other Accommodation	The existing wording has been updated to include: • The solutions we may include to overcome temporary interruptions to keep you in your home • The factors we consider when determining the reasonable cost of similar alternative accommodation • The need to provide proof of any expense incurred
Section B: Insurance for your contents in the home 17. Temporary accommodation and rent	The existing wording has been updated to include: • The factors we consider when determining the reasonable cost of similar alternative accommodation • The need to provide proof of any expense incurred
Section B: Insurance for your contents in the home 32. Accidental loss or damage to your contents in the home – What’s not covered	The exclusion below has been updated to include the <u>underlined</u> text. We will not cover accidental loss or damage: I. <u>to medical equipment including</u> contact lenses, hearing aids and dentures
Section C: Liability Subsection 1 - your legal responsibility to the public – What’s not covered	The below exclusion has been updated to include the <u>underlined</u> text. This underlined text replaces the previous text: ‘Dangerous Dogs Act 1991’. b. We will not cover liability arising from: • you owning, using, controlling, supervising or keeping dogs termed as dangerous under the <u>Dangerous Dogs (Northern Ireland) Order 1991</u>, and the further Orders made pursuant to that Order, to include any further amendments thereto;
Section C: Liability Subsection 2 - Liability to domestic employees - What’s not covered	The below exclusion has been updated to include the underlined text. This <u>underlined</u> text replaces the previous text: ‘Dangerous Dogs Act 1991’. d. We will not cover liability arising from you owning, using, controlling, supervising or keeping dogs termed as dangerous under the <u>Dangerous Dogs (Northern Ireland) Order 1991</u>, and the further Orders made pursuant to that Order, to include any further amendments thereto.



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