

# Home Insurance

## Insurance Product Information Document



**Company:** AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with registered number 202312.  
Registered address 20 Gracechurch Street, London, EC3V 0BG, England.

**Product:** Lares Unoccupied Home Insurance policy

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 an unoccupied property insurance policy for buildings and contents. The Buildings section provides cover for the structure of the unoccupied property, outbuildings and other structures and the contents section provides cover for loss or damage to items you have in the unoccupied property.



### What is insured?

Your Schedule will show you the sections you have chosen and the amount of cover provided.

#### Buildings and Contents

Loss or damage to the unoccupied property and contents from a range of perils including fire, lightning, flood, theft, malicious damage, escape of water or oil, collision, subsidence, heave or landslip.

Cover is also provided under buildings for:

- ✓ Fixed glass, sanitary ware, etc. and underground services up to sum insured for Buildings;
- ✓ Property owner's liability up to £2,000,000.

Cover is also provided under contents for:

- ✓ Glass and mirrors up to sum insured for Contents;
- ✓ Contents temporarily removed from the home up to 20% of sum insured for Contents and in outbuildings up to £1,000;
- ✓ Replacement external locks if keys are lost or stolen up to £250.



### What is not insured?

Your Policy Wording will show you the full policy exclusions.

#### Buildings and Contents

- ✗ Certain loss or damage caused by you, your family, or persons lawfully in the property.
- ✗ Undamaged items forming part of a set or suite.
- ✗ Loss or damage caused by Theft or Attempted Theft unless there has been forcible and violent entry to or exit from your home.
- ✗ Wear and tear and loss of value.
- ✗ Moth, vermin, wet or dry rot and similar.
- ✗ Mechanical or electrical failure.

#### Buildings

- ✗ The cost of normal maintenance work.
- ✗ Storm or flood damage to hedges, gates and fences.

#### Contents

- ✗ Living creatures, aircraft, hovercraft, watercraft, mechanically propelled vehicles (other than domestic gardening machines), motorcycles, caravans, trailers, trailer tents and their parts and accessories.



### Are there any restrictions on cover?

- ! You will need to pay an amount of each claim, known as the excess
- ! The compulsory excess is £250
- ! The subsidence, heave and landslip excess is a minimum of £1,000
- ! The escape of water excess is a minimum of £1,000
- ! These amounts may vary depending on your voluntary excess choices
- ! Endorsements will apply to your policy and will be shown in your Schedule if applicable



## Where am I covered?

- ✓ Buildings – The Cover is provided for unoccupied properties in the United Kingdom, the Channel Islands and the Isle of Man.
- ✓ Contents – The Cover is provided to items in the unoccupied property in the United Kingdom, the Channel Islands and the Isle of Man.



## What are my obligations?

- To take reasonable care to ensure information provided or confirmed to us before you enter into, vary or renew your policy is accurate and complete and not misleading.
- To tell us immediately if any details on your schedule change or are inaccurate.
- To take all practical steps to prevent accidents, loss or damage and you must maintain the property insured in sound condition and good repair.
- To tell us as soon as practicably possible about any changes to the information you provided at the time you took out this policy or during the policy cover.
- To tell us without delay of any event which may lead to a claim.
- To cooperate with us and our suppliers to manage your policy and settle any claim made.
- To pay your premium due on the agreed dates and in full.
- To provide any requested documentation when asked.
- To not commit fraud or any other illegal act.



## When and how do I pay?

Please contact your Broker to discuss payment methods.



## When does the cover start and end?

This contract will start on the date you select when you purchase the policy and will end one year later, unless a shorter period is agreed otherwise (details will be shown on schedule). You will be contacted prior to the renewal date with details of the renewal terms for the following year.



## How do I cancel the contract?

- You can cancel this policy within 14 days of receipt of the policy documents whether for new business or at the renewal date.
- If cover has not started we will refund the full premium to you. If cover has started we will keep an amount of premium in proportion to the time you have been on cover and refund the rest to you provided no claims have occurred.
- You may cancel this policy at any time by contacting your broker via telephone, email or in writing. For full details please refer to your policy wording.
- We will keep an amount of premium in proportion to the time you have been on cover and refund the rest to you as long as you have not incurred eligible claims during the period we have been on cover.
- If any claims have been made you will not receive a refund of premium.