

Household Insurance Policy Summary

This is a Policy Summary and does not contain the full terms, conditions, limitations and exclusions of the contract of insurance. You still need to read the full Policy Wording. This summary also does not refer to any coverage or exclusions that do not generally apply but are specific to you. Details of these are included in the schedule to your policy or in your quotation.

WHO IS THE INSURER?

The Insurer of the Policy is AXA Insurance Gulf (hereinafter 'we' or 'us'). We are part of the AXA Group, one of the world's largest providers of personal insurance.

TYPE OF INSURANCE COVER

Household insurance. The policy provides insurance against loss and damage to your collection, buildings, contents and jewellery, including accidental damage.

DURATION

Unless otherwise agreed, the duration of a policy is one year.

CANCELLATION PERIOD

You have the right to cancel the policy at any time by giving us notice in writing by recorded delivery or registered letter. We also have the right to cancel the policy but must give you 14 days notice in writing by recorded delivery or registered letter.

Upon cancellation, you shall be entitled to a return premium proportionate to the unexpired part of the insurance providing no claim has been submitted.

CLAIMS

To make a claim please contact your Broker or call us direct.

COMPLAINTS

Any complaint you may have regarding your policy may be addressed to the agent or broker acting for you or directly to us. Please have details of the policy, including your policy number, available to enable the enquiry to be dealt with speedily. Details of our internal complaints procedure are available in the policy wording.

SIGNIFICANT FEATURES AND BENEFITS

Section A: The Collection

- Cover for the collection anywhere in the world
- Cover is on an agreed value basis, providing we have agreed the values
- Depreciation following loss or damage is covered under the policy
- Automatic cover for new acquisitions
- Restoration and repair cover
- Emergency evacuation of the collection
- Defective title cover

Section B: Buildings

- The cost of repair or reinstatement up to the amount insured or, if specifically agreed, the full cost of rebuilding or repairing any damage, even if it is more than the amount insured
- Automatic cover for new fixtures and fittings
- Free additional expenses, such as architects' and surveyors' fees, site clearance and the cost of complying with local authority requirements following a loss
- Cost of alternative accommodation or loss of rent owing to you if the property is uninhabitable
- Damage caused by chewing, scratching or fouling of domestic pets: up to AED 2,500
- Loss or damage to the garden of the buildings
- Damage to gates or fences caused by falling trees or branches: up to AED 5,000
- Up to £5,000,000 for your liability as property owner to any third party

Section C: Contents

- Cover for contents anywhere in the world
- The repair cost if an item is damaged
- The replacement cost if an item is lost
- Automatic cover for new acquisitions
- Automatic cover for presents and gifts
- The cost of alternative accommodation, rent payable or loss of rent if the property is uninhabitable
- Free tenants' improvements cover
- Metered water, domestic heating oil, replacement of locks and keys, freezer contents and pedal cycles are covered for free up to the value of the contents amount insured
- Property in the open, business equipment, marquees, credit cards and identity fraud expenses are covered for free up to the limits shown in the policy
- Contents cover for students living away from home and relatives residing in a care home •
- Accidental damage cover for sports equipment whilst in use
- Up to AED 3,000,000 for your liability as property occupier to any third party
- Up to AED 3,000,000 for your personal liability not connected with the ownership or occupation of the buildings
- Up to AED 3,000,000 for your liability as employer to any of your domestic employees

Section D: Jewellery

- Cover for jewellery anywhere in the world
- Cover is on an agreed value basis, providing we have agreed the values
- Depreciation following loss or damage is covered under the policy
- Automatic cover for new acquisitions
- Restoration and repair cover

SIGNIFICANT EXCLUSIONS

- Loss, damage or expense caused by or resulting from:
 - wear and tear;
 - gradual deterioration;
 - inherent defect and mechanical breakdown;
 - insects or vermin;
 - atmospheric conditions;
 - whilst undergoing a process, e.g. restoration, but this exclusion does not apply to the collection or jewellery;
 - confiscation;
 - war;
 - your own wilful act, or that of any member of your household, but this exclusion does not apply to theft of insured property by your domestic employees;
 - radioactive contamination;
 - breakage and theft while your home is being lent, let or sublet unless following violence or force;
 - depreciation, but this exclusion does not apply to the collection or jewellery
- The amount of any excess shown in the schedule

Section A: The Collection

- In respect of restoration and repair, a process not undertaken by a professional body specified by us
- In respect of defective title, purchases made prior to you insuring with us or not made from a category of vendor specified by us

Section B: Buildings

- Frost damage except to fixed water tanks, apparatus and pipes
- Storm and flood damage to gates and fences
- Subsidence to paved terraces, patios, drives, paths, colonnades, walls, gates, fences, hedges, hard courts, swimming pools and other sports structures, and domestic fixed fuel tanks, unless the home is also damaged by the same cause at the same time

Section C: Contents

- Loss or damage to jewellery, money and credit cards belonging to students living in rented accommodation
- Loss or damage by theft to contents belonging to students living away from home in rented accommodation unless entry to or exit from the accommodation is made using violence or force
- Liability for loss or damage arising from the tenancy of any premises in the United States of America or Canada
- Liability arising out of ownership, occupation or use of any premises in the United States of America or Canada

SIGNIFICANT LIMITATIONS

Section A: The Collection

- Cover is limited to AED 40,000 for any item or set not individually specified
- Automatic cover for new acquisitions: up to 30% of the value of your collection, provided that you notify us within 60 days and an additional premium is paid
- Emergency evacuation of the collection: up to 15% of the value of your collection
- Defective title: up to 10% of the amount insured subject to a maximum of AED 75,000 per claim and in the aggregate each policy year

Section B: Buildings

- Extended replacement cost: the cover must be specifically agreed by us and you must have a current rebuilding cost valuation for your home which has been approved by us and the amount insured reflects this valuation
- Automatic cover for new fixtures and fittings: up to 15% of the amount insured for your buildings, provided that you notify us within 60 days and an additional premium is paid
 - Free additional expenses, such as architects' and surveyors' fees, site clearance and complying with local authority requirements following a loss: up to a total of 25% of the amount insured for your buildings
- Cost of alternative accommodation or loss of rent owing to you if the property is uninhabitable: up to three years
- Loss or damage to the garden of your buildings: AED 1,500 any one tree, plant or shrub and AED 5,000 in all for each and every incident

Section C: Contents

- Automatic cover for new acquisitions: up to 30% of the value of your contents, provided that you notify us within 60 days and an additional premium is paid
- Automatic cover for new presents and gifts: up to 30% of the value of your contents, provided that you notify us within 60 days and an additional premium is paid
- Cost of alternative accommodation, rent payable or loss of rent if the property is uninhabitable: up to three years
- Tenants' improvements are covered for free up to 10% of the amount insured for your contents
- AED 50,000 limit on contents cover (AED 50,000 for any one item) for students living away from home
- AED50,000 limit on contents cover for relatives residing in a care home

Section D: Jewellery

- Cover is limited to AED 40,000 for any item, pair or set not individually specified
- Automatic cover for new acquisitions up to 30% of the amount insured for your jewellery, provided that you notify us within 60 days and an additional premium is paid