

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 5 Old Broad Street, London, EC2N 1AD, England.

Product: AXA Student & Graduate

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?

Household Contents Insurance is designed to provide cover for loss or damage to your property.



What is insured?

- ✓ Loss or damage to contents while in your home or while temporarily removed anywhere in the world up to a maximum claim limit of £35,000
- ✓ High risk property up to £5,000 (single item limit - £1,500)
- ✓ Business equipment up to £5,000 (single limit - £1,500)
- ✓ Rent and alternative accommodation up to £10,000
- ✓ Accidental loss of heating oil and metered water up to £1,000
- ✓ Frozen food up to £300
- ✓ Loss of metered water or oil – up to £1,000
- ✓ Theft of contents from garages and outbuildings up to £500
- ✓ Money up to £250
- ✓ Credit cards up to £500
- ✓ Tuition fees up to £9,000
- ✓ Coursework Cover up to £1,000
- ✓ Contents in the open up to £150
- ✓ Public and personal liability up to £2,000,000
- ✓ Tenants Liability up to £4,000
- ✓ Data replacement up to £500 (£2,500 in any one period of insurance)
- ✓ Loss or damage to downloaded data up to £2,500 in any one period of insurance
- ✓ Replacement locks and keys up to £250

Optional Extra

- Specified Items over £1,500
- Pedal Cycles over £500



What is not insured?

- ✗ Scorching, singeing, melting or damage caused by smoke that happens gradually over a period of time
- ✗ Theft or attempted theft if there are no visible signs of force causing damage to the main building of the home was used to get in or out of the building
- ✗ Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen unless:
 - The item is kept in a locked covered boot or glove compartment
 - All access points of the vehicle are closed and locked
 - Any extra security systems are turned on; or
 - There is evidence that the forcible and violent entry took place



Are there any restrictions on cover?

- ! You will need to pay an amount of each claim, known as the excess
- ! The compulsory excess is £50
- ! Any single item over £1,500 unless specified
- ! Any pedal cycle over £500 unless specified
- ! Any loss or damage caused by wear and tear, depreciation, the effects of light or the atmosphere, mould, dry or wet rot or fungus and costs that arise from the normal use, maintenance and upkeep of your buildings
- ! Any loss or damage caused or allowed to be caused, deliberately, wilfully, maliciously, illegally or unlawfully by you or your family and friends or anyone lawfully in the home



Where am I covered?

- ✓ The cover provided is for private residences in England, Scotland and Wales



What are my obligations?

- When you take out your policy you must provide true answers to all the questions we ask.
- You must tell us of any changes e.g. change of address or if your home will be unoccupied.
- You must take reasonable steps to avoid injury and look after all the property insured to prevent loss or damage and maintain in good repair
- You must pay the premium on time
- If you make a claim
 - You must provide us with all relevant information about the claim to assist us in validating it
 - You should take steps to prevent further damage and not dispose of any damaged items or conduct permanent repairs as we may need to inspect the damage.



When and how do I pay?

You can pay your premium as a one-off payment or in monthly instalments.



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.



How do I cancel the contract?

- You can cancel this policy in the first 14 days of receipt of the policy documents or the start date, whichever is later. We will refund the full premium to you provided no claims have occurred.
- If you cancel within the cooling off period back to the start date you will not have had cover with us and we will refund the premium
- If you wish to cancel your policy after these first 14 days we will charge you for the period of risk covered
- You may cancel this Policy at any time by giving us prior written notice to Lloyd & Whyte, Affinity House, Bindon Road, Taunton Somerset TA2 6AA
- We will charge you for the period of risk we have covered and refund the remainder to you provided you have not made or intend to make a claim or if you are paying by instalments your instalments will end.