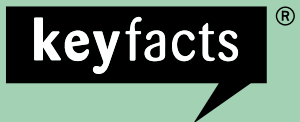




# Contents Insurance

Summary of Cover

AXA Business Insurance



## Why choose AXA's Contents Insurance?

The contents insurance offers a range of covers and caters for customers who have business premises.

Cover applies to Great Britain and Northern Ireland.



### We offer cover for

- Contents
- Stock
- Tenants improvements
- Shop front
- High risk stock
- Loss of money
- Deterioration of stock
- Goods in transit



### Someone to help you when you need it

As accidents and incidents don't only happen between 9am and 5pm the Contents Insurance provides a free 24 hour emergency helpline to ensure there's someone to help you when you need it most. A legal and tax helpline, providing free advice, is also available Monday to Friday between the hours of 9am and 5pm



### Glass replacement service

- Broken glass? Not to worry, the Contents insurance offers 24hour replacement service which can fix windows, doors or partitions. Just call and assistance can be provided.



### Inflation protection

The Contents insurance helps to take away the burden of keeping your contents sums insured in line with inflation - we use recognized independent indices to amend your sums insured to reflect inflation.

- It is important that you review your sums insured and these are accurate. If you are under insured this may impact any claim settlement that we make.



### Expert loss management

We take on the burden of negotiating with third parties on your behalf, allowing you to concentrate on running your business

## About this document

This document provides details of the key features and any significant exclusions and conditions of Contents insurance only. You can find the full terms and conditions of the cover in the policy document.

This information is provided to you for information purposes only and does not form part of your insurance contract. A copy of the full policy wording is available on request or online at <https://secure.axainsurance.com/login/my-axa-account/>.

It does not include any details of any other covers which are available within Business Insurance.

Contents - Standard covers	
Cover Offered	Standard cover
Cover for stock, tenants improvements, shop front, high risk stock and all other contents where selected by you	Up to the sums insured selected by you
Fire and specified causes subject to certain exclusions	✓
Accidental damage	✓
Loss of metered water	Up to £10,000 per claim
Breakage of glass	Up to £5,000 per claim
Damage to fixed signs	Up to £1,000 in any one period of insurance
Cost of replacement locks and keys following theft	Up to £2,500 in any one period of insurance
Seasonal increase of stock	30% for November and December and for 14 days before and after bank holidays. Option to amend these dates to suit your business
Exhibition and trade fair cover	Up to £2,000 per claim
Option to include subsidence cover	
Option to include deterioration of stock cover for relevant trades	
Option to include loss of liquor licence cover for relevant trades	

## Loss of money - Optional cover

Cover Offered	Standard cover
Loss of money 1) Money during business hours 2) Money in a bank night safe 3) Money in a locked safe when closed for business	Up to the limit insured by you
4) Money in transit	Up to the limit selected by you, maximum amount per person £2,500
5) Money not in a locked safe when closed for business	Up to £1,000 any one claim

## Goods in transit - Optional cover

Cover Offered	Standard cover
Loss of your property while in transit by vehicles owned, leased or hired by you or whilst being transported by a third party carrier	Up to a limit selected by you per vehicle, per claim

## Terrorism - Optional cover

Cover Offered	Standard cover
Damage caused by terrorist acts	Up to the sum insured under the contents section*

\*If terrorism selected then it is applicable on all material damage based sections

### Significant or unusual exclusions or limitations

As this document is a summary of the insurance provided, the following is not a list of every exclusion that applies. You can find details of all of the exclusions in the policy documents.

Exclusion or limitation	Applicable Cover
You must tell us about any changes that may affect our assessment of the risk	All
You must disclose all information relevant to this insurance and not make any statement which is incorrect	All
Special terms apply to empty buildings – you must tell AXA immediately if any premises become empty	All
Minimum security conditions apply	Contents
Tree inspection and pruning condition	Contents – when subsidence cover is selected
Property stored in a basement or cellar must be at least 6 inches (150mm) above floor level	Contents
Theft cover must follow entry to or exit from the premises by forcible and violent means	Contents
Goods in transit cover will exclude theft from unattended vehicles overnight unless the vehicles are garaged in secure premises	Goods in transit
Money in transit condition	Money
Key security condition	Money

## Standard excesses

Section of cover	Cover	Excess
Contents	Fire, lightning, explosion, aircraft or earthquake	Nil
Contents	All other insured damage (where an excess applies)	£300
Contents	Subsidence Minimum excess (where selected)	£1,000

### Policy duration

This is an annually renewable policy

### Applicable law

You and we can choose the law that applies to this policy. We propose that the Law of England and Wales apply. Unless we and you agree otherwise the Law of England and Wales will apply to this policy.

### Your cancellation rights

If you're not satisfied with your policy you can contact us within 14 days of receipt of your documents and you'll be entitled to a full refund – as long as your cover hasn't started yet. If your cover has started, you'll receive a proportional refund based on the cover you haven't used yet.

If you cancel after 14 days, you'll receive a proportional refund based on the cover you haven't used yet – but you'll also have to pay a cancellation fee of £35.

In all cases, if you've made a claim or a claim's been registered against you before you cancel, you won't be entitled to a refund – and the £35 cancellation charge will still apply.

### Making a complaint

If you have a complaint about your policy you should contact us.

If your complaint relates to a claim on your policy please contact the department dealing with your claim.

If we have given you our final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS). If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

### Data Protection Notice

AXA Insurance UK plc is part of the AXA Group of companies which takes your privacy very seriously. For details of how we use the personal information we collect from you and your rights please view our privacy policy at [www.axa.co.uk/privacy-policy](http://www.axa.co.uk/privacy-policy)

If you do not have access to the internet please contact us and we will send you a printed copy.

### Financial Services Compensation Scheme (FSCS)

AXA Insurance plc are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation in the unlikely event that we cannot meet our obligations to you. This depends on the type of insurance, size of your business and the circumstances of your claim. Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk))

The European Commission has also provided an Online Disputes Resolution Service for logging complaints. To use this service please go to <http://ec.europa.eu/odr>