

ArtPLUS

Household Insurance



Contents

Household Insurance Policy Wording

Policy Summary	3
Policy Wording	7
Definitions	7
Your obligations	10
Making a claim	10
General exclusions	13
Section A: The Collection	15
Section B: Buildings	16
Section C: Contents	18
Section D: Jewellery	22
Complaints Procedure	25

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 document. This summary only refers to general conditions and exclusions. It does not refer to any conditions or exclusions specific to **you**. Details of conditions or exclusions specific to **you** are included in the **schedule** forming part of **your** policy or in **your** quotation.

Who is the Insurer?

The Insurer of the policy is AXA Insurance Gulf AXA (hereinafter '**we**' or '**us**').

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 Rights

You have the right to cancel the policy at any time by telephoning us and returning the policy or by writing to us and advising us of the date you wish the cancellation to be effective from. **We** also have the right to cancel the policy at any time but must give **you** 30 days notice. If **we** cancel, **we** will write to **your** last known address by recorded delivery or registered letter. Upon cancellation, **you** shall be entitled to a return premium proportionate to the unexpired part of the **period of insurance** providing no claim has been submitted.

Cancellation For Non Payment of Premium

We reserve the right to cancel this policy with effect from its inception in the event of non payment of the premium. We may cancel by giving you 7 days notice to your last known contact address. We may refuse your claim or take any unpaid premium from any claim payment we make to you.

Making a Claim

To make a claim please contact **your** insurance adviser or telephone **our** Claims Department.

Complaints

Any complaint **you** may have regarding **your** policy may be addressed to **your** insurance adviser acting for **you** or directly to **us**. Please refer to page 25 for further details on how to do this.

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
- 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 AED 3,000,000 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, replacement of locks and keys, freezer **contents** and pedal cycles are covered for free up to the value of AED 5,000
- **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 35,000 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 or Unusual Exclusions

Pages 11-12: General 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**

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

- Storm and flood damage to gates and fences

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

Significant or Unusual 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 12 months
- **Loss** or damage to the garden of **your buildings**: AED 1,500 any one tree, plant or shrub and AED 15,000 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 12 months
- Tenants' improvements are covered for free up to 10% of the amount insured for **your contents**
- AED 50,000 limit on **contents** cover (AED 5,000 for any one item) for students living away from **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

Household Insurance Policy

1. The policy, **schedule** and any **endorsements** form one document and constitute a contract between **you** and **us**.
2. **We** will insure **you** up to the amount insured shown in the **schedule** during the **period of insurance** for which **we** have accepted **your** premium, provided all the terms and conditions of the policy are complied with.
3. Any enquiry or complaint may be addressed to **us** (directly or through **your** insurance adviser). Please have details of the policy, including **your** policy number, available to enable the enquiry to be dealt with speedily.
4. If **you** are not satisfied with the handling of any complaint please follow the Complaints Procedure on page 26.

Notes

- a. This is a legal document and should be kept in a **safe** place.
- b. Please read the policy, the **schedule** and any **endorsements** carefully. If they are not correct return them to **us** (directly or through **your** insurance adviser).
- c. **You** must tell **us** (directly or through **your** insurance adviser) if any of the information provided by **you** to **us**, when **we** agreed to insure **you**, has changed.

Definitions

Certain words in this policy have special meanings. These meanings are given below. To help **you** identify these words **we** have printed them in bold.

Additional expenses

- Architects', surveyors', consulting engineers' and legal fees;
- The cost of clearing the debris and making the **buildings safe**;
- The cost of complying with any government or local authority requirement following damage.

Aggravated burglary

A burglary during which the intruder(s) have physically assaulted a member of **your household**.

Agreed value

The value of an item agreed between **you** and **us** for the purposes of this policy only. **We** make no representations that this is the value that the item would attain if sold. The **agreed value** should not be relied upon for any purpose except insurance with **us**.

Bodily injury

Death, illness, personal injury or disease.

Buildings

- The structure of the **home**, domestic **outbuildings** and garages;
 - Statuary, urns and sculpture attached permanently to and forming part of the **home**, domestic **outbuildings** and garages which are not specifically insured under Section A;
 - **Fixtures and fittings**;
 - Paved terraces, patios, drives and paths;
 - Colonnades, walls, gates and fences;
 - Hard courts, swimming pools and other sports structures;
 - Tanks, drains, pipes and cables servicing the **home**;
- all at the address specified in the **schedule** for which **you** are legally responsible. **Buildings** do not include carpets or satellite dishes.

Business equipment

Electronic office equipment consisting of computers, printers, fax machines, photocopiers and scanners.

Close relative

Mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal ward, legal guardian.

Collection

The art, antiques and/or other property belonging to **you** or for which **you** are legally responsible and are shown as covered in Section A of the **schedule**.

Consequential loss

Any additional **loss**, damage, cost, expense or other financial liability occurring as a result of any insured event.

Contents

- **Household** goods and **household** appliances; carpets and satellite dishes fixed to or in the **home**;
- **Your fixtures and fittings** which are specifically insured under Section C;
- **Jewellery** not specifically insured under Section D up to a value of AED 35,000 in all;
- Personal possessions;
- Coins, stamps and medals not specifically insured under Section A up to a value of AED 25,000 in all;
- Gold, silver and plated articles not specifically insured under Section A up to a value of AED 35,000 in all;
- Trailers up to a value of AED 25,000 in all;
- **Money** up to AED 25,000 in all;

Contents do not include:

- Property more specifically insured under any other Section of this policy;
- **Buildings** or any part thereof;
- Any living thing;
- Mechanically propelled or assisted vehicles (other than motorised gardening equipment, golf buggies or invalid carriages), caravans, watercraft over 12 feet in length, hovercraft or aircraft (other than hand propelled or models) or parts or accessories;
- Securities, certificates and documents of any kind.

Credit cards

Credit, cheque, charge, debit or cash dispenser cards.

Depreciation

The reduction in value of an item directly caused by damage to the item, less any repair or restoration cost.

Endorsement

Any variation made to the policy agreed by **us** in writing.

Excess

The amount for which **you** are responsible in respect of each and every claim, but this will not apply for any claim of more than AED 50,000.

Fixtures and fittings

All items that are fitted to and form part of the structure of **your home** including:

- Wall coverings and other interior decorations;
- Bathroom suites;
- Fitted kitchens;
- Flooring but excluding carpets.

Home

The private dwelling(s) at the address(es) specified in the **schedule**, but not the garden, grounds, garage and **outbuildings**.

Household

All permanent residents at **your home**.

Identity fraud

The unauthorised use of **your** personal identity with the intention of committing an unlawful act.

Jewellery

Gemstones, pearls, watches or items of gold, silver or other precious or semi precious metals and/or articles comprising them, designed to be worn on the person.

Loss

Physical **loss**.

Money

Cash, cheques, postal orders, bankers' drafts, travellers' cheques, savings stamps and certificates, premium bonds, gift tokens, all held for social or domestic purposes only.

Period of insurance

The time for which this policy is in force as shown in the **schedule**.

Permanently physically disabled

Total permanent **loss** of use of a limb, hand, foot or eyesight.

Premises

The **buildings** and the associated land at the address(es) specified in the **schedule** which are all used for domestic purposes.

Property in the open

Garden furniture, ornaments and statues which are not shown as covered in Section A of the **schedule** and other similar items that are usually left outside.

Safe

A strong lockable cabinet made by a specialist manufacturer specifically designed to protect **jewellery** and items of high value from theft or unauthorised removal.

Schedule

The document sent to **you** when **we** accepted this insurance and any subsequent amendment, whichever is the most recent, showing the name of the insured, the address of **your home**, **your** correspondence address, the amounts insured for each section of the policy and the **period of insurance**.

Geographical Limits

Within the UAE and any other area as stated in your **Policy Schedule**.

Unoccupied

Not lived in by **you** or by a person authorised by **you** for longer than 60 consecutive days.

We/us/our

AXA Insurance (Gulf) B.S.C. (c) /AXA

You/your

The person or persons shown in the **schedule** as the insured.

Your obligations

Your obligations to us under this policy

- 1 **You** and anyone acting on **your** behalf must properly observe and comply with all the obligations set out in this section and the next (Making a claim). If **you** or anyone acting on **your** behalf fail to comply with Conditions 2 d or f in this section (if material to a claim) or Conditions 1 a, 1 b, 1 c, 1 d or 3 of the next section (Making a claim) **we** will not pay **your** claim.
- 2 **You** must:
 - a. maintain the amount insured for unspecified items under Sections A and D at a level that represents the replacement cost or current market value, whichever is the greater. Any item over AED 40,000 must be individually listed in a specification held by **us** or **your** insurance adviser;
 - b. maintain the amount insured under Section B at a level that represents the cost of rebuilding if all the **buildings** were destroyed not including **additional expenses**;
 - c. maintain under Section C the amount insured at a level that represents the current cost for **contents** as new;
 - d. take all reasonable steps to prevent accidents and **bodily injury** and to protect against **loss** or damage;
 - e. tell **us** (directly or through **your** insurance adviser) if any of the information provided by **you** to **us** when **we** agreed to insure **you** has changed. This includes:
 - Changes to the **use of your home**;
 - Changes to the occupancy of **your home** (e.g. where **your home** becomes **unoccupied**);
 - Changes to locks, alarms, **safes** or other security measures in **your home**;
 - Changes to measures taken to protect **your home** against the risk of fire or fire spread;
 - Whether **you** or any member of **your household** have been convicted of, or charged with but not yet tried for, any offence;
 - If building work exceeding AED 200,000 is to take place to the **buildings at your home**.If **you** notify **us** of any such changes, **we** may, at **our** sole discretion:
 - Require **you** to pay an additional premium; or
 - Impose additional conditions, warranties, restrictions, exclusions or **endorsements** on any part or of the whole of **your** policy; or
 - Cancel **your** policy; or
 - Continue with **your** policy on its existing terms.If **you** fail to notify **us** as soon as reasonably possible of any change in the information provided by **you** to **us** when **we** agreed to insure **you**, **we** may avoid **your** policy (that is treat it as if it did not exist) back to the date of the change and no claims relating to events occurring after the change will be paid;
 - f. keep all property insured in good condition and repair.

Making a claim

1. Upon learning of any circumstances likely to give rise to a claim **you** and anyone acting on **your** behalf must:
 - a. tell **us** (directly or through **your** insurance adviser) immediately, but in any event within 30 days, about any incident which **you** may need to claim for under the policy and give **us** all the help and information that **we** may require. **You** must allow **us** to enter and inspect **your premises** whenever **we** request;
 - b. immediately tell the police if **you** suspect there has been a crime and obtain a crime reference number;
 - c. immediately notify the carrier, in writing, of any **loss** or damage in transit and obtain a written acknowledgement;
 - d. immediately send **us**, without replying to it, any summons or other communication **you** receive in connection with any incident that may give rise to a claim under this policy. **You** must not admit, deny, negotiate or pay a claim or liability without **our** written consent. **We** are entitled, but not obliged, to take over and deal with, in **your** name, the defence or settlement of any claim.
2. **We** are entitled to take the benefit of **your** rights against another person before or after **we** have paid a claim,

ArtPLUS Household Insurance

and take proceedings in **your** name, but at **our** expense, to recover for **our** benefit the amount of any prospective payment under this insurance. If **you** refuse to allow **us** to exercise **your** rights against another person, or to take proceedings in **your** name, **we** will not have to pay **your** claim and, if **we** have already made any payments in respect of **your** claim, **we** may recover those payments from **you**.

3. Where **we** have paid **you** the full or **agreed value** of a damaged item **we** are entitled, but not obliged, to take possession and ownership of that item. **You must** not dispose of it until **you** have **our** permission to do so.
4. **We** will automatically reinstate the amounts insured to the sums shown in the **schedule** after **we** pay a claim under Sections B: **Buildings** or C: **Contents**. **We** will not, however, automatically reinstate the amounts insured under Sections A: The **Collection** or D: **Jewellery**.
5. **You must** take reasonable care to make sure that all facts and information that **you** provide to **us** at the start and at each renewal, extension and variation of **your** policy, are accurate and complete. **We** will avoid this policy (which means that **we** will treat it as if it had not existed from the start date, renewal date, or the date any extensions or changes were made to the policy, as the case may be) if **you**
 - a. deliberately or recklessly gave **us** inaccurate or incomplete information; or
 - b. did not take reasonable care to give **us** accurate and complete information in circumstances where **we** would not have issued this policy to **you** at all, had **we** known about such information.

If **you** fail to exercise reasonable care under any other circumstance than a or b above **we** may refuse to pay all or part of the claim. If **we** could have provided cover to **you** on different terms, had **you** provided **us** with accurate and complete information, then the policy will be treated as if it had contained such terms. In such circumstances, **we** will only pay a claim if it would have been covered by a policy containing the different terms, conditions or exclusions that **we** would have applied.

6. If **you** or anyone acting for **you**:
 1. Knowingly or recklessly makes a fraudulent or exaggerated claim under **your** policy;
 2. Knowingly or recklessly makes a false statement in support of a claim (whether or not the claim is itself genuine);
 3. Knowingly or recklessly submits a false or forged document in support of a claim (whether or not the claim is itself genuine); or
 4. Makes a claim for any injury, **loss** or damage caused by **your** wilful act or caused with **your** agreement, knowledge or collusion.

We may at **our** option:

- a. Refuse to pay the claim; or
 - b. Refuse to pay the claim and cancel the policy from the date of the claim or alleged claim, without any refund of premium; and
 - c. Inform the police of the circumstances.
7. In the event of a claim being made under this policy, **we** will not settle a claim in full or in part until all outstanding premiums have been paid.

Recovered property

If **we** recover any of **your** property after **we** have paid a claim, **we** will write to **you** at **your** correspondence address shown in the **schedule** and **you** may repurchase it from **us** within 60 days. **You** must repurchase the recovered item for either:

- a. the settled claim amount plus interest and any recovery costs or expenses; or
- b. the market value at the time of recovery and any recovery costs or expenses; whichever is less.

Cancellation

You have the right to cancel the policy at any time by telephoning us and returning the policy or by writing to us and advising us of the date you wish the cancellation to be effective from. **We** also have the right to cancel the policy at any time but must give **you** 30 days notice. If **we** cancel, **we** will write to **your** last known address by recorded delivery or registered letter. Upon cancellation, **you** shall be entitled to a return premium proportionate to the unexpired part of the **period of insurance** providing no claim has been submitted.

Non payment of premium

We reserve the right to cancel this policy with effect from its inception in the event of non payment of the premium. We may cancel by giving you 7 days notice to your last known contact address. **We** may refuse your claim or take any unpaid premium from any claim payment we make to you.

Data protection

Any information that **you** provide to **us** will be processed and handled in a confidential manner. **We** may store, use and process **your** personal information in order to administer **your** policy and provide **you** with **our** services. It may be necessary to pass information on to third parties in order to provide insurance, handle claims and to prevent fraud.

Governing law

This Policy shall be subject to and governed by laws of United Arab Emirates. Any disputes arising out of this agreement falls within the jurisdiction of the Courts of United Arab Emirates.

Third parties

You and **we** are the only parties to this policy. Nothing in this policy is intended to give any person any right to enforce any term of this insurance which that person would not have had but for the Contract.

General exclusions

Whilst **we** aim to make **our** policy comprehensive, there are certain things **we** cannot insure. Each section contains exclusions specific to it. The following apply to all Sections.

This insurance does not cover:

1. **Loss**, damage or expense caused by or resulting from:
 - a. inherent defect, wear and tear, the nature of the item insured, gradual deterioration, insects, vermin, rust, corrosion, rot, mould, toxic mould, mildew, fungus, atmospheric or climatic conditions, or action of light;
 - b. any process of heating, drying, cleaning, washing, dyeing, alteration, repair, maintenance, dismantling, restoration, decoration, but this exclusion does not apply to Sections A and D;
 - c. misuse, electrical or mechanical breakdown;
 - d. faulty or inadequate construction, design or workmanship or the use of faulty materials;
 - e. confiscation, requisition, detention or destruction by, or by order of, any government, public or local authority or agency of them;
 - f. war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power;
 - g. **your** own wilful act, or that of any member of **your household**. This exclusion does not apply to theft of insured property by **your** domestic employees;
 - h. coastal or river erosion;
 - i. normal settlement, shrinkage or expansion of the **buildings**.
2. **Loss**, damage or expense, or liability arising out of **loss**, damage or expense, which is directly or indirectly caused by, contributed to, or arising from:
 - a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - b. the radioactive, toxic, explosive or hazardous properties of any explosive nuclear assembly or nuclear component;
 - c. the transmission of any communicable disease, human immune deficiency virus (HIV), acquired immune deficiency syndrome (AIDS) or any virus complex or syndrome that is related thereto;
 - d. pollution or contamination unless caused by:
 - I. a sudden identifiable unintended and unforeseen accident, and
 - II. the accident causing the pollution or contamination is reported to **us** immediately or as soon as reasonably possible, and
 - III. the accident causing the pollution or contamination occurs during the **period of insurance**.

All pollution or contamination arising from one accident shall be deemed to have occurred at the time the accident takes place.
3. This insurance excludes any **loss** or damage or cost or expenses of whatsoever nature directly or indirectly caused or occasioned by or happening through or in consequence of terrorism or any action taken in controlling, preventing or suppressing any acts of terrorism or in any way relating thereto.

For the purpose of this exclusion only 'terrorism' means the use of biological, chemical and/or nuclear force or contamination and/or threat thereof, by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear.
4. **We** shall not provide cover nor shall **we** be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

ArtPLUS Household Insurance

5. **Loss**, damage or expense:
 - a. if the **home** is left **unoccupied** for more than 60 consecutive days unless **we** agree to this with **you** in writing;
 - b. while the **buildings** are undergoing demolition, structural alteration, structural repair or extension unless **we** agree to this with **you** in writing;
 - c. caused by theft, attempted theft, or accidental damage while the **buildings**, or any part of the **buildings**, are lent, let or sublet unless entry to or exit from the **buildings** is made using violence or force.
6. **Depreciation**, but this exclusion does not apply to Sections A and D.
7. Any property owned by or held in trust in connection with any business, profession or trade, except where specifically noted under Section C paragraph 22, unless **we** agree to this with **you** in writing.
8. Liability arising directly or indirectly from any business, profession or trade.
9. Any accident, **bodily injury, loss** or damage occurring or expense incurred before the cover under this policy started.
10. Any claim which, but for the existence of this insurance, would have been compensated under any other policy.
11. Any liability arising on account of, or in connection with, any claim brought or maintained, in whole or in part, in the courts of the United States of America, or any state thereof, or Canada, or any state thereof.
12. Any punitive, aggravated, exemplary or other such damages awarded by any court.
13. Any sum in **excess** of that, which UAE Court would have awarded in respect of any claim made against **you**, or which **we** are liable to indemnify under this policy.
14. The cost of routine maintenance or redecoration.
15. **Loss**, damage or expense caused by or arising from escape of water from any fixed domestic water or heating installation, or from any fixed water tanks, apparatus or pipes while **your home** is **unoccupied** unless **you** keep the relevant **buildings** heated to a temperature of at least 5 degrees Celsius or shut off and drain the fixed water tanks, apparatus and pipes and the **buildings** are inspected at least once a week.
16. **Loss**, damage or expense caused by or resulting from subsidence, ground heave or landslide.
17. Any **consequential loss**.
18. The amount of any **excess** shown in the **schedule**.
19. Any expenses incurred in preparing a claim.

Section A: The Collection

You are insured against the following risks:

1. **Loss** of or damage to the **collection** while in the **home** or anywhere in the world, provided always that the **collection** is securely and adequately packed while in transit and if not transported by a professional carrier, then under the custody and control of **you** or a member of **your household** or a person appointed by **you**.
2. The most **we** will pay is:
 - a. the cost of restoration and the resulting percentage by which a damaged item, or any pair or set of which it is a part, has depreciated; or
 - b. the **agreed value** shown in the **schedule** or in a specification held by **us** or **your** insurance adviser if the item is lost or beyond economic repair;and in either case any expense incurred with **our** prior written approval.
The **depreciation** must be established by an independent expert agreed by **us**.
3. The amount payable under the policy will be based on the **agreed value** of the item which has been lost or damaged. **We** will not be liable for more than the **agreed value** of the item.
4. For items not specified in the **schedule** or individually listed in a specification held by **us** or **your** insurance adviser the most **we** will pay is AED 40,000 for any one item, pair or set. Under no circumstances will **we** pay more than the total amount insured for unspecified items.

You are also insured for:

New acquisitions

5. **Loss** of or damage to items forming any part of the **collection** newly acquired by **you** during the **period of insurance** provided that **you** notify **us** of the acquisition within 60 days and an additional premium is paid. The maximum **we** will pay under this sub section is 30% of the amount insured for the **collection**.

Pairs and sets

6. **We** will pay **you** the **agreed value** of the entire pair or set if **you** surrender the undamaged article(s) of the pair or set to **us**. For items not specified on the **schedule**, the most **we** will pay under this section is AED 40,000 for any pair or set.

Restoration, repair or similar processes

7. **Loss** of or damage to items undergoing restoration, repair or any process of heating drying, cleaning, washing, dyeing, alteration, maintenance, dismantling or decoration.
8. **We** will not pay for **loss** of or damage to items undergoing any process unless undertaken by a member of ICON (Institute of Conservation), BAFRA (British Antique Furniture Restorers' Association) or a similar professional body agreed by **us** in writing in advance of the process.

Emergency evacuation of the collection

9. The reasonable cost of transporting **your collection** to and from, and placing it in, secure storage if:
 - a. **your home** is rendered uninhabitable, or in **our** sole opinion the security of **your home** is compromised, as a result of sudden **loss** of or damage to **your home**, its **contents**, or the **collection**; or
 - b. a statutory or regulatory body or agency prohibits occupation or use of **your home**;until either such time as the **loss** or damage is rectified, or the local authority allows **you** to resume occupancy of **your home**. The maximum **we** will pay under this sub section, provided that **you** have **our** prior written agreement to incur these costs, is 15% of the amount insured for the **collection**.

Lack of, or defective, title

10. a. The amount **you** have paid to purchase an item, which **you** are subsequently required by law to relinquish possession of, due to:
 - I. the vendor's defective or lack of title to the item purchased by **you**;
 - II. any charge or encumbrance placed on the item, prior to the purchase by **you**, of which **you** were not aware.
 - b. Legal costs **you** incur, with **our** prior consent, in defending claims in respect of any defective or lack of title claim made against **you**.
- Provided always that the purchase is made after the retroactive date shown in **your schedule** and any claim is submitted during the **period of insurance**.
11. The maximum **we** will pay under this sub section is up to 10% of the amount insured for the **collection**, subject to a maximum of AED 75,000 per claim and in the aggregate each policy year.
 12. **We** will not pay for any claim made against **you**
 - a. Outside the **period of insurance**;
 - b. In respect of a purchase made prior to the retroactive date stated in the schedule;
 - c. Arising from any items inherited or given to you
 - d. Arising from any purchase where you did not make reasonable enquiries about the item's provenance

Section B: Buildings

You are insured against the following risks:

1. **Loss** of or damage to **your buildings**.
2. a. **We** will pay the cost of repair or reinstatement of the damaged part of the building up to the amount insured shown in the **schedule** provided that the work is carried out without delay. However, **we** will not pay for any **depreciation** of market value beyond the cost of repair or reinstatement; or
- b. Where this has been specifically agreed by **us** and it is noted in **your schedule** **we** will pay the full cost of rebuilding or repairing any damage, even if it is more than the amount insured, if **you** have a current rebuilding cost valuation for **your home** which has been approved by **us** and the amount insured reflects this valuation. **We** will only do this if **you** tell **us** about any additions, alterations or improvements **you** have made to the **home** since the valuation was carried out and **you** amend the amount insured to reflect the work. **We** will not pay for any **depreciation** of market value beyond the cost of repair or reinstatement.
3. **We** will not pay for **loss** of or damage caused by:
 - a. frost, except to fixed water tanks, apparatus and pipes;
 - b. storm, flood, or lopping, topping or felling of trees or shrubs, to gates or fences.

You are also insured for:

New acquisitions

4. **Loss** of or damage to **fixtures and fittings** newly acquired by **you** during the **period of insurance** provided that **you** notify **us** of the acquisition within 60 days and an additional premium is paid. The maximum **we** will pay under this sub section is 15% of the amount insured for the **buildings**.

Temporary removal of fixtures and fittings

5. **Loss** of or damage to any **fixtures and fittings** removed from the **buildings** for up to 60 days for repair, restoration or safekeeping.

Additional expenses

6. Any necessary and reasonable **additional expenses** which **you** incur in reinstating the **buildings** following damage insured under Section B, up to a maximum of 25% of the amount insured for the **buildings**.

Alternative accommodation and loss of rent

7. The reasonable additional costs of providing alternative accommodation necessarily incurred by **you** which **we** have agreed in advance or **loss** of rent which **you** are unable to recover if and only for as long as:

- a. the **buildings** are rendered uninhabitable by **loss** or damage insured under Section B;
- b. a statutory or regulatory body or agency prohibits occupation or use of **your home**.

We will not pay for **loss** of rent or alternative accommodation for more than 12 months.

Trace and access

8. The cost of locating a leak from **your** fixed domestic water or heating installations. The maximum **we** will pay under this sub section for any one incident and in all during the **period of insurance** is not more than AED 50,000 for locating a water leak, as well as the cost of removing any part of **your home** necessary to locate the course of escape. **We** will not cover the cost of repairs to any fixed domestic water or heating installation.

Damage to the garden

9. **Loss** of or damage to the garden of the **buildings** caused by fire, lightning, collision or impact, theft or vandalism. The maximum **we** will pay is AED 1,500 for any one tree, plant or shrub and AED 15,000 in all for each and every incident of **loss** or damage.

Damage to gates or fences by falling trees or branches

10. Damage to gates or fences at **your premises** caused by falling trees or branches. The maximum **we** will pay under this sub section is AED 5,000 in respect of any one incident. **We** will not, however, pay for damage caused by lopping, topping or felling of trees or shrubs.

Emergency access

11. The cost of repairing **your home** as a result of damage caused in attending a medical emergency.

Damage by domestic pets

12. **Loss** of or damage to the **home** caused by chewing, scratching or fouling of domestic pets. The maximum **we** will pay under this sub section is AED 2,500 in any one **period of insurance**.

Owner's liability

13. **Your** legal liability to pay damages plus costs and expenses, agreed by **us** in writing, incurred by **you** in the defence of a claim made against **you** resulting from accidents or disease where liability is imposed on **you** as a result of **your** ownership of the **buildings** (but not **your** occupation of the **buildings**) at the **home** address specified in the **schedule**, which cause damage to property or **bodily injury** to a person. The maximum **we** will pay for claims under this sub section, together with costs and expenses for any one accident or series of accidents from one cause, is AED 3,000,000.

14. **We** will not pay for (see also the General Exclusions on pages 13-14):

- a. liability for **bodily injury** to any member of **your household** or to any person employed by any member of **your household**;
- b. liability for **loss** of or damage to property which is owned, leased, let, rented, hired or borrowed by any member of **your household** or which is in the care of any person under contract of service with **your household**;
- c. liability arising out of:
 - I. any contract unless **you** would have been liable had the contract not been made;
 - II. **loss** of or damage to any private residence **your household** previously owned or occupied.

Section C: Contents

You are insured against the following risks:

1. **Loss** of or damage to **contents** while they are in the **home**, domestic **outbuildings** or garages or anywhere in the world, provided always that they are securely and adequately packed while in transit.
2. **We** will pay:
 - a. the cost of repair if the item is damaged;
 - b. the cost of replacement as new if the item is lost or beyond economic repair;and in either case any expense incurred with **our** prior written approval.
3. The maximum **we** will pay in respect of:
 - a. **loss** of or damage to **contents** in the possession of members of **your household** who are students temporarily living away from **home** is AED 5,000 for any one item with an overall limit of AED 50,000 per person during the period of insurance.
 - b. personal possessions which belong to **your** guests and other persons lawfully on **your premises** is AED 5,000 in all.
4. **We** will not pay for (see also General Exclusions on pages 13-14):
 - a. **loss** of or damage to **jewellery, money and credit cards** in the possession of members of **your household** who are students temporarily living away from **home** in rented accommodation;
 - b. **loss** of or damage by theft to **contents** in the possession of members of **your household** who are students temporarily living away from **home** in rented accommodation unless entry to or exit from the accommodation is made using violence or force.
5. The amount payable under the policy for an individually specified item will not exceed the amount shown in the **schedule** for that item.
6. Under no circumstances will **we** pay more than the cost of replacement as new for each item immediately prior to **loss** or damage.

You are also insured for:

New acquisitions

7. **Loss** of or damage to **contents** newly acquired by **you** during the **period of insurance** provided that **you** notify **us** of the acquisition within 60 days and an additional premium is paid. The maximum **we** will pay under this sub section is 30% of the amount insured for **contents**.

Presents and gifts

8. **Loss** of or damage to **contents** only intended to be in **your** possession for a short time, such as presents and gifts, are automatically covered for up to 60 days. The maximum **we** will pay under this sub section is 30% of the amount insured for **contents**.

Alternative accommodation, rent payable and loss of rent

9. If **your home** is rendered uninhabitable by **loss** or damage covered by this policy, or the local authority prohibits access to **your home**, and provided that **you** have **our** prior written agreement, **we** will pay either:
 - a. the reasonable cost of alternative accommodation which **you** as occupier of the **buildings** incur for **your household** and **your** domestic pets; or
 - b. any rent for which **you** are liable as occupier; or
 - c. **loss** of rent which **you** are unable to recover.**We** will not pay for alternative accommodation, rent payable or **loss** of rent for more than 12 months.

Tenant's improvements

10. **Loss** of or damage to **fixtures and fittings** installed by **you** at **your** expense. The maximum **we** will pay under this sub section is up to 10% of the amount insured for **contents** or the amount shown in the **schedule** whichever is higher.

Metered water

11. **Loss** of metered water. The maximum **we** will pay under this sub section for any one incident and in all during the **period of insurance** is AED 5,000. **We** will not cover the cost of repairs to any fixed domestic water or heating installation.

Property in the open

12. **Loss** of or damage to **property in the open** but within the boundary of the **premises** caused directly by fire, lightning, explosion, earthquake, theft, vandalism, malicious acts, smoke or impact. The maximum **we** will pay under this sub section is AED 25,000 in respect of any one incident or the amount shown in the **schedule**, whichever is higher.

Marquees

13. **Loss** of or damage to any marquee under **your** custody and control, or on loan or hire to **you** from any third party, provided that it is not insured elsewhere. The maximum **we** will pay is **your** legal liability to the owner or hirer, or the current market value of the marquee, or AED 20,000, whichever is less.

Replacement of keys and locks

14. The cost of replacing and fitting the locks of external doors and windows, intruder alarms or **safes** at the **buildings** if any keys to the locks are stolen or lost anywhere in the world. The maximum **we** will pay under this sub section is the amount insured for **contents**.

Freezer contents

15. Notwithstanding the wording of General Exclusion 1c, **we** will pay for:

Loss of or damage due to putrefaction of the **contents** of **your** freezer and/or refrigerator at the **premises** caused by:

- a. accidental failure of the freezer and/or refrigerator;
- b. refrigerant fumes escaping from the equipment;
- c. accidental failure of the electricity or gas supply.

The maximum **we** will pay under this sub section is the amount insured for **contents**. **We** will not pay for **loss** or damage caused by (see also General Exclusions on pages 13-14):

- I. the deliberate act of any electricity or gas company or the exercise by any such company or authority of its power to withhold or restrict supply;
- II. failure of the electricity or gas supply due to strikes or any other withdrawal of labour by employees of any electricity or gas company;
- III. **your** failure to maintain the equipment in good serviceable condition.

Pedal cycles

16. **Loss** of or damage to **your** pedal cycles and their accessories, occurring anywhere in the world. The maximum **we** will pay under this sub section is the amount insured for **contents**.

17. **We** will not pay for **loss** of or damage (see also General Exclusions on pages 13-14):

- a. to tyres, lamps or other accessories unless the pedal cycle is lost or damaged at the same time;
- b. while the pedal cycle is used for racing or is hired or lent to anyone not a member of **your household**;
- c. caused by theft when left outside the **premises** unless it is attached by an appropriate security device to a permanently fixed structure.

Acquired disability

18. The cost of reasonable and necessary alterations to **your home** to enable **you** to live unassisted if **you** have become **permanently physically disabled** as a direct result of a sudden and unforeseen accident during the period of

ArtPLUS Household Insurance

insurance. The maximum **we** will pay under this sub section is AED 50,000 in respect of any one incident. For the purposes of this extension, the definition of "**you**" extends to include **your** spouse/partner and dependent children permanently residing at **your home**.

Data replacement

19. The cost of retrieving and/or replacing lost personal data as a result of **loss** or damage, insured under Section C: **Contents**, to **your** computer. The maximum **we** will pay under this sub section is AED 5,000 in respect of any one incident. **We** will not pay the cost of replacing or restoring any hardware or software, or any **consequential loss**.

Business equipment

20. **Loss** of or damage to **your business equipment** whilst kept at **your home**. The maximum **we** will pay under this sub section is AED 15,000 in any one **period of insurance**.

Credit cards

21. Any amounts **you** become legally liable to pay following unauthorised use of **your credit cards**, issued in the United Arab Emirates to **you** or a member of **your household**, after they are lost or stolen from **your home** or while anywhere in the world, while in the custody or control of a member of **your household**. **You** must tell the card issuer within 24 hours of the **loss** being discovered. The maximum **we** will pay under this sub section for any one incident and in all during the **period of insurance** is AED 30,000.
22. **We** will not pay for (see also General Exclusions on pages 13-14):
- credit cards** held for business or professional purposes;
 - unauthorised use of a credit card by a member of **your household** or immediate family;
 - any claim resulting from the theft or **loss** of a credit card where **you** or **your household** have failed to comply with all terms and conditions under which it was issued.

Identity fraud expenses

23. The cost of reasonable and necessary solicitor's fees that **you** incur as a result of an **identity fraud**, to:
- reinstate **your** consumer credit rating;
 - remove incorrect judgments;
 - defend a claim against **you** by financial institutions;
- provided that the fees are incurred with **our** prior written approval. The maximum **we** will pay under this sub section is AED 10,000 in any one **period of insurance**.

Your liability as occupier

26. **Your household's** legal liability to pay damages, costs and expenses agreed by **us** in advance in writing incurred by **your household** in the defence of a claim resulting from an accident occurring during the **period of insurance**:
- that **your household** is liable for as occupier, but not as owner, of the **buildings** occurring in or about the **premises** shown in the **schedule**;
 - that **your household** is liable for in a personal capacity not connected with the ownership or occupation of the **buildings** occurring anywhere in the world, but limited in the United States of America or Canada to **your household's** stay in those countries which does not exceed 90 days in total for either or both of those countries during any **period of insurance**;

which causes damage to property or **bodily injury** to a person.

27. The maximum **we** will pay under this sub section for claims inclusive of costs and expenses for any one accident or series of accidents from one cause is AED 3,000,000.

ArtPLUS Household Insurance

28. **We** will not pay under this sub section for: (see also the General Exclusions on pages 13-14)
- a. liability for:
 - I. **loss** of or damage to property which belongs to or is in **your household's** care or the care of any person under contract of service with **your household**.
 - b. liability arising out of:
 - I. ownership, occupation, possession or use of any land or building except the occupation of the **premises** shown in the **schedule**;
 - II. ownership, possession or use of any mechanically propelled vehicle (except motorised gardening equipment, golf buggies and invalid carriages), aircraft or watercraft over 12 feet in length;
 - III. ownership, possession or use of livestock or dogs
 - IV. ownership, occupation, possession or use of any **premises** in the United States of America or Canada.

Your liability as a tenant

29. **Your household's** legal liability as tenant to the owner of the **buildings** for:
- a. **loss** of or damage to the **buildings** caused directly by the following events:
 - I. fire, lightning, explosion or earthquake;
 - II. storm or flood;
 - III. weight of snow;
 - IV. theft or attempted theft;
 - V. escape of water from any washing machine, dishwasher, refrigerator, freezer, fixed domestic water or heating installation.
 - b. the cost of repairing accidental damage to domestic fuel oil pipes, underground service pipes and cables, sewers and drains.
30. **We** will not pay for (see also the General Exclusions on pages 13-14):
- I. liability for **loss** or damage arising out of any contract unless **your household** would have been liable had the contract not been made
 - II. liability for **loss** or damage arising from the tenancy of any **premises** in the United States of America or Canada.
31. The maximum **we** will pay under this sub section for claims inclusive of costs and expenses for any one accident or series of accidents from one cause is AED 3,000,000.

Fatal injury

32. If any member of **your household** suffers physical injury at the **premises**, which proves fatal within 12 months, as a result of fire or violence caused by burglars, **we** will pay **you** or **your** legal personal representative AED 25,000 for each person so injured.

Domestic Helper Benefit

33. **Your household's** legal liability as an employer to domestic staff:

We will pay up to the sums insured listed below for a domestic helper employed by you should they sustain accidental **bodily injury** during the **policy** period:

- a. Death or **permanent total disablement** AED 35,000
- b. Medical expenses AED 15,000
- c. Repatriation costs AED 10,000

We will not pay for any claim not arising from the work the person is employed to do for you, as a domestic helper or arising from the following:

- a. Hazardous pursuits and occupations
- b. Self Inflicted injury or illness
- c. Intoxicating liquor or drugs
- d. Persons over the age of 65 or below the age of 18 years at the time of the incident

Section D: Jewellery

You are insured against the following risks:

1. **Loss** of or damage to **your jewellery** within **your home** or anywhere in the world or as set out in **your schedule**.
2. The most **we** will pay is:
 - a. the cost of restoration and the resulting percentage by which a damaged item, or any pair or set of which it is part, has depreciated; or
 - b. the **agreed value** shown in the **schedule** or in a specification held by **us** or **your** insurance adviser if the item is lost or beyond economic repair;and in either case any expense incurred with **our** prior written approval.
The **depreciation** must be established by an independent expert agreed by **us**.
3. The amount payable under the policy will be based on the **agreed value** of the item which has been lost or damaged. **We** will not be liable for more than the **agreed value** of the item.
4. For items not specified in the **schedule** or individually listed in a specification held by **us** or **your** insurance adviser the most **we** will pay is AED 40,000 for any one item, pair or set. Under no circumstances will **we** pay more than the total amount insured for unspecified items.

You are also insured for:

New acquisitions

5. **Loss** of or damage to **jewellery** newly acquired by **you** during the **period of insurance** provided that **you** notify **us** of the acquisition within 60 days and an additional premium is paid. The maximum **we** will pay under this sub section is 30% of the amount insured for **jewellery**.

Pairs and Sets

6. **We** will pay **you** the **agreed value** of the entire pair or set, if **you** surrender the undamaged article(s) of the pair or set to **us**. For items not specified on the **schedule**, the most **we** will pay under this section is AED 40,000 for any pair or set.

Restoration, repair or similar processes

7. **Loss** of or damage to items undergoing restoration, repair or any process of heating, drying, cleaning, washing, dyeing, alteration, maintenance, dismantling or decoration, but excluding the re-cutting of stones.

General Policy Conditions

1. **You** must take all reasonable steps to protect the **collection** against loss or damage.
2. **You** must tell **us** (directly or through **your** insurance adviser) if any of the information provided by **you** to **us** when we agreed to insure **you** has changed. This includes:
 - a. Changes to the use of **your home**;
 - b. Changes to the occupancy of **your home** (e.g. where **your home** becomes **unoccupied**);
 - c. Changes to locks, alarms, safes or other security measures taken in **your home**;
 - d. Changes to measures taken to protect **your home** against the risk of fire or fire spread;
 - e. Whether **you** or any member of **your household** have been convicted of, or charged with but not yet tried for, any offence;
 - f. If building work exceeding AED 200,000 is to take place to the **buildings** at **your home**.

If **you** notify **us** of any such changes, **we** may, at **our** sole discretion:

- a. Require **you** to pay an additional premium; or
- b. Impose additional conditions, warranties, restrictions, exclusions or endorsements on any part or of the whole of **your** policy; or
- c. Cancel **your** policy; or
- d. Continue with **your** policy on its existing terms.

If **you** fail to notify **us** as soon as reasonably possible of any change in the information provided by **you** to **us** when **we** agreed to insure **you**, we may avoid **your** policy (that is treat it as if it did not exist) back to the date of the change and no claims relating to events occurring after the change will be paid.

3. **You** have the right to cancel the policy at any time by telephoning us and returning the policy or by writing to us and advising us of the date you wish the cancellation to be effective from. **We** also have the right to cancel the policy at any time but must give **you** 30 days notice. If **we** cancel, **we** will write to **your** last known address by recorded delivery or registered letter. Upon cancellation, **you** shall be entitled to a return premium proportionate to the unexpired part of the **period of insurance** providing no claim has been submitted.
4. **We** reserve the right to cancel this policy with effect from its inception in the event of non payment of the premium. We may cancel by giving you 7 days notice to your last known contact address. We may refuse your claim or take any unpaid premium from any claim payment we make to you.
5. The sum insured shown in the schedule for each item is an **agreed value**. If **you** make a claim, the amount payable under the policy will be based on the **agreed value** of the item which has been lost or damaged. **We** will not be liable for more than the **agreed value** of the item.
6. Where damaged items are fully repaired, **we** will continue to insure them, without additional premium, at a new **agreed value** (being the **agreed value** immediately prior to the damage, less any amount paid by **us** in respect of **depreciation**).
7. Any information that **you** provide to **us** will be processed and handled in a confidential manner. **We** may store, use and process **your** personal information in order to administer **your** policy and provide **you** with **our** services. It may be necessary to pass information on to third parties in order to provide insurance, handle claims and to prevent fraud.
8. **You** and **we** are the only parties to this policy. Nothing in this policy is intended to give any person any right to enforce any term of this insurance which that person would not have had for the Contract.
9. This Policy shall be subject to and governed by laws of United Arab Emirates. Any disputes arising out of this agreement falls within the jurisdiction of the Courts of United Arab Emirates.
10. Where there is conflict between the English version and Arabic version of the policy wording, the Arabic version will prevail.
11. No change or modification to this policy shall be effective except if confirmed in writing by **us**.

Settling a Claim

See Making a Claim and any applicable endorsements for the full conditions relating to claims.

We will pay

- a. the cost of restoration if the item is damaged;
- b. the sum insured shown in the schedule if the item is lost or beyond economic repair;
- c. any **depreciation** of the item or pair or set which is damaged;
- d. any expense incurred with our prior written approval.

We may at **our** option replace any lost or damaged item. If **we** take this option **we** will replace the item in a reasonable manner even though it may not be an exact match.

In the event of a claim being made under this policy, **we** will not settle a claim in full or in part until all outstanding premiums have been paid.

Complaints Procedure

AXA has established a process for dealing with customer complaints or feedback. If you have encountered a problem or have any concerns, we would like to hear from you.

How and where to Complain

We would prefer that the complaint be made in writing, as this helps to reduce the risk of misinterpretation or misunderstanding from our end.

To help us assist you, we ask that you:

- Attach relevant supporting documents;
- Ask the questions you would like us to answer; and
- Tell us what you think would be a reasonable response to your complaint

Support and assistance is available from the process of making complaints and/or interpreting the complaints procedure.

Our Complaints Management Policy and internal complaints management procedures include the provision of remedies that reflect what is fair and reasonable in the circumstances.

We would like to assure you that all matters are dealt with seriously and in a confidential manner.

You may contact us in any of the following ways.

- Visit our website www.axa-gulf.com and select Complaints under Contact Us
- Send a letter to the management at AXA Insurance (Gulf) BSC (c), PO Box 290, Dubai.UAE.
- Transmit a fax to +971 4 324 2375
- Telephone us on +971 4 324 3434 and request our Customer Service staff to register your complaint
- Walk in to our office and request our Customer Service staff to register your complaint

Our complaints resolution process is as follows:

Level One:

Your complaint should be resolved within 5 working days from the date of registration. You should receive a written response with details of the resolution or reason(s) for rejection or an indication that further contact will be made (if more time is required). If the complaint has not been resolved earlier, you should receive a final written response within 10 working days from the date of registration with details of the resolution or reason(s) for rejection or why we are unable to make the final response (with an indication of when you may receive a final response from us).

Level Two:

If, despite our best efforts, you are dissatisfied with our response, you may write either to complaintsofficer.uae@axa-gulf.com or The Complaints Officer, AXA Insurance (Gulf) BSC (c), PO Box 290, Dubai, UAE, stating your AXA Complaint Number within 5 working days from the date of our final response. AXA Insurance is not obliged to take the complaint further unless it is received and acknowledged.

You should receive a written response from us within 5 working days from the date of your written complaint with details of the resolution or reason(s) from rejection.

If that is not possible, you will receive a written explanation citing the reason from not being able to make the final response and an indication of when you may receive a final response from us.

Level Three:

After the above process has concluded, if you are still dissatisfied, you have a right to refer your complain to the Regulator.

You may do so by sending details of your complaint, stating the AXA Complaint Number either to fax number +971 2 627 1220 or to The Compliance Department, Insurance Authority, PO Box 113332, Abu Dhabi, UAE.

AXA Insurance Gulf B.S.C (c)

PO Box 290
DubaiUAE
Telephone 800 48 45
Email TBC
Website: www.axa-gulf.com

AXA Insurance (Gulf) B.S.C. (c)
Registered in the Insurance Companies
Register-Certificate No. (69) dated 22/01/2002.
Subject to the provisions of Federal Law No. (6)
concerning the establishment of Insurance
Authority and Organization of its work.

