

Multi-risk home insurance

Information document for the insurance product



AXA Luxembourg SA Insurance Company, authorised in Luxembourg

OptiHome

Disclaimer: this document is only intended to provide you with a summary of the principal coverage and exclusions of the insurance product and is not customised to your specific needs. All pre-policy and policy information on the insurance product is included in the policy documentation for the chosen product.

What type of insurance is it?

This «Multirisk home» insurance product makes it possible to cover different types of property - houses or apartments - used as housing and their contents against various dangers (fire, storms, flooding, etc.), as well as the civil liability - excluding motor insurance - of people living in this dwelling as part of their personal life.



What is insured?

Basic coverage

- ✓ Fire and related dangers, such as impact by a hard object, damage to property following theft and attacks
- ✓ Storm and hail
- ✓ Electrical damage
- ✓ Broken windows
- ✓ Water damage
- ✓ Buildings liability and buildings legal protection
- ✓ Theft
- ✓ Emergency@home (emergency assistance)

Optional cover

- Multimedia equipment
- Rain and floods
- Earthquakes
- Indirect losses
- Damage to property, handyman assistance
- Personal liability, hunting liability, legal protection and e-Protection
- Travel insurance: cancellation, luggage, travel assistance

Disclaimer: any coverage ceilings, limits and excesses are included in the insurance conditions and/or special conditions



What is not insured?

- ✗ Damage caused by the intentional or wilful fault of the Insured or with his complicity
- ✗ Damage resulting from war or related events
- ✗ Damage relating to a requisition by a military or police force, by regular or irregular combatants
- ✗ Damage caused by any phenomenon arising from the transmutation of atomic nuclei or radioactivity

Disclaimer: this list is not exhaustive.



Are there exclusions from coverage?

- ! Wear and tear of property, assessed on the day of the incident, is not compensated
- ! Excesses, cumulative with wear and tear, apply when the following cover is called upon:
 - earthquake: 10% maximum, with a minimum of €1500.
 - rain and floods: €1500 if the damaged property is located in a flood zone
- ! Damage occurring while the insured party is not taking or keeping up certain measures imposed by the policy with respect to the physical condition of the designated property or to the property's protection systems.

Disclaimer: this list is not exhaustive. For more information, consult the policy documents relating to the chosen product.



Where am I covered?

- ✓ At the risk address for cover relating to the building and/or its contents
- ✓ In Luxembourg, or in Europe if applicable, for certain extensions such as garages at other addresses, replacement residence, and for hunting liability (list not exhaustive)
- ✓ Worldwide for: personal liability, mobile multimedia equipment, travel insurance, property damage coverage



What are my obligations?

- When signing up for the policy: declare exactly all the circumstances and all elements allowing the risk to be assessed
- During the course of the policy: to declare any new circumstances or change in circumstances likely to lead to a significant and lasting aggravation of the insured risk
- To pay the premiums
- In case of an incident:
 - take all reasonable measures to prevent and mitigate the consequences of the incident;
 - declare the claim to the Company as soon as possible, and at the latest within 8 days, except in cases of force majeure;
 - indicate the date, nature, causes, circumstances, consequences and location of the incident;
 - do not carry out or have any repairs carried out before verification by the Company or with their agreement.



When and how are payments made?

You are required to pay the premium annually and you receive an invitation to make a payment. A split premium is possible subject to certain conditions and additional costs.



When does the cover begin and when does it end?

The start date and duration of the insurance is indicated in the special conditions of the policy. The policy lasts one year and is tacitly renewable.



How can I cancel the policy?

If you wish to cancel your policy, you must make this known at least 30 days before the expiry date of the annual premium, or 30 days before the anniversary date of the effective date of the policy. The policy is terminated by registered letter or by bailiff's writ or by remittance to the company of a notice of termination against a receipt.