



Home Comfort – Frequently asked questions

We have detailed below our most frequently asked questions regarding our personal home insurance product.

Is my bike (pedal cycle) covered?

- If the value of your bike is under AED 10,000, it is covered for fire or theft whilst in or outside of the home but not whilst in use. Bikes under the value of AED 10,000 do not need to be specified on a policy, or listed on a schedule. There is no accidental damage cover for bikes.
- If the value of your bike is over AED 10,000, please provide the sales advisor the value, make, model and details of where stored. Bikes above AED 10,000 require special approval and cover is not automatically guaranteed.

If I lose everything, how do you know what I owned?

It is very rare to 'lose everything'. Normally fire damage occurs in one room. Should a fire damage all of the property, there will always be some evidence of the contents within that property. Should everything be destroyed or damaged, a settlement will be based on the sum insured as long as the surveyor, who will come to your property, agrees that this was reasonable based on the evidence he finds within. Additionally, we will also request proof of purchase, proof of ownership and proof of existence of the claimed objects.

If the diamond falls out of my ring, am I covered?

If you know how the diamond fell, for example, you hit your hand against a wall, we will usually classify this as an accident and cover the replacement of the diamond.

If both diamond and ring disappear without knowing how, then it is excluded.

You should ensure you have the Gemological report for the diamond, or at least the exact specification of the diamond in the purchase receipt.



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If I have valuables in my home, what items need to be listed on my schedule?

Any valuable item valued above AED 10,000 needs to be listed on your schedule of insurance. This applies to valuable contents within the home such as sculptures and paintings, and your personal belongings, such as handbags, watches, jewelry, and portable equipment (laptops, cameras, electronic devices)

Paintings, sculptures, rugs, carpets and antiques do not have accidental damage cover and are covered only for damages resulting from Section 1 - fire and allied perils, including theft.

General contents within your home, such as televisions and furniture, above the value of AED 40,000 should be declared and listed on your schedule of insurance.

If I don't have a receipt or valuation for my item, what should I do?

For items above the single article limit (AED 10,000 for Personal Belongings, AED 10,000 for valuable contents and AED 40,000 general contents), at the time of policy inception you should ensure that you have a proof of purchase (receipt or duplicate receipt) or obtain a valuation certificate.

Will accidental damage caused by children be covered?

Yes. It will be covered.

Will accidental damage caused by pets be covered?

No. It will not be covered.



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If one seat from a sofa set is damaged due to an accident, will AXA repair it? Or will AXA replace the entire sofa set?

Our responsibility is to repair or replace the damaged item only. Whenever we have a provider, we will try to repair, if that is not possible, we will try to replace, and if that is not possible we will compensate. The compensation will be for the damaged item only. Whilst we aim to settle claims sensibly and to your satisfaction, it is not the insurer's responsibility to ensure a matching item is available.

Is theft by a domestic helper covered?

No. Under no circumstance is theft by an employee covered.

If I have a watch and it is used for daily wear but not stored in a safe overnight, will this be covered for theft?

In the standard policy wording, this is not an exclusion however if an item has a very high value the Underwriters may choose to apply a clause to confirm that the item must be kept in a safe when not worn.

Loss is excluded. For stolen items, only items stolen as a result of force or implied force are covered, and in all cases a police report is necessary.

Do you have a specific description of a "safe" to secure my Jewelry?

We do not specify guidelines for safes. A locked drawer or cupboard does not qualify as a safe. A safe would be expected to be metal and immobile.

If I lose my watch at home, or on holiday, am I covered?

No. Loss is not covered. Only items stolen, as a result of force or implied force, or damages resulting from an accident are covered.

In the event of theft, Police reports would need to be submitted with theft clearly mentioned.



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I purchased a watch / handbag / guitar for AED 20,000 but the current value is AED 40,000. Should I insure for purchase price or cost of replacement?

We will not pay more than the sum insured declared at the time of issuing the policy / or what is shown on the purchase invoice. We will consider the market value and if this is lower, we will settle on that.

If the item increases in value every year due to its rarity, the responsibility falls on you to maintain the sum insured accurately. If an item drastically increases in value, you should obtain a new valuation and update AXA at the time of renewal of your policy by declaring the new value of the item (as per the valuation certificate obtained) — this could also be done during the current policy period by informing AXA — and we will then issue an endorsement stating the difference for which an additional premium may apply.

Are sports equipment covered?

Skis excluded, watercraft excluded, golf clubs covered but not whilst in use.

Is Garden and pool attached to property covered under buildings insurance

Pool is covered under building and must be included in sum insured. Garden is not covered, although fences, terraces, patios, walls, gates are.

What is the excess in case of total loss for Buildings?

The excess will be AED 1000. Unless done by Riot, Strike, Civil Commotion in which case it's 1000 AED + 10% of claim amount.