

Landlord's Insurance

Insurance Product Information Document



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: Rentguard Residential Let

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.

What is this type of Insurance?

Landlord's Buildings and Contents Insurance is designed to provide cover for loss or damage to your property.



What is insured?

- ✓ Loss or damage to the buildings caused by fire, explosion, lightning, earthquake, storm, flood, riot, malicious damage, subsidence, ground heave or landslip, escape of water or frost damage, escape of oil, theft, collision by vehicles or animals, collapse of aerials and falling trees up to the sum insured for buildings and contents
- ✓ You can select your landlord's contents sum insured between £5,000 and £60,000
- ✓ The buildings sum insured is up to £1,000,000
- ✓ Landlord's contents in garages and outbuildings up to £500
- ✓ Accidental damage to pipes and cables providing services to the building up to £1,000,000
- ✓ Debris removal up to £100,000
- ✓ Loss of rent or alternative accommodation up to £200,000
- ✓ Replacement locks up to £500
- ✓ Trace and access up to £5,000
- ✓ Loss or damage to carpets, curtains and white goods up to £5,000
- ✓ Public liability up to £2,000,000
- ✓ Property owner's liability up to £2,000,000
- ✓ Accidental damage up to the landlord's contents sum insured for landlord's contents and up to £1,000,000 for buildings
- ✓ Malicious damage by tenants up to £5,000
- ✓ Theft or attempted theft by tenants up to £5,000
- ✓ Accidental loss of domestic heating oil up to £500
- ✓ Accidental loss of metered water up to £1,000
- ✓ Employer's liability up to £10,000,000



What is not insured?

- ✗ Loss or damage occurring after the property has been unoccupied (see policy booklet for definition of unoccupied) caused by malicious people, theft or attempted theft, escape of water or escape of oil
- ✗ Vehicles or craft or liability from owning, possessing or using vehicles or craft (see policy booklet for definition of vehicles and craft)
- ✗ Loss or damage to paths, drives, gates, hedges and fences caused by storm or flood
- ✗ The cost of replacing keys and locking mechanism due to the tenant not returning the keys
- ✗ Loss or damage caused by chewing, scratching, tearing or fouling by domestic animals



Are there any restrictions on cover?

- ! You will need to pay an amount of each claim, known as the excess
- ! The compulsory excess is a minimum of £100
- ! The subsidence, heave and landslip excess is a minimum of £1,000
- ! The escape of water excess is a minimum of £400
- ! These amounts may vary depending on your voluntary excess choices
- ! Any loss or damage caused by wear & 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 and landlord's contents
- ! Any loss or damage caused, or allowed to be caused, deliberately, wilfully, maliciously, illegally or unlawfully by you



Where am I covered?

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



What are my obligations?

- When taking out, renewing or making changes to your policy you must take reasonable care to provide accurate and complete answers to all questions
- You must tell us of any changes e.g. change of address, structural alteration to your buildings, if the private residence will no longer be let, or will be used for any reason other than private residential purposes, if the private residence will be unoccupied, if you or your family have been declared bankrupt or you or your family have received a police caution or been convicted or charged with any offence
- You and your family must take precautions to avoid injury, loss or damage and take reasonable steps to safeguard the property insured from 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 within 14 days of receipt of the policy documents whether for new business or at the renewal date.
- If cover has not started we will refund the full premium to you. If cover has started we will keep an amount of premium in proportion to the time you have been on cover and refund the rest to you provided no claims have occurred.
- You may also cancel this policy at any time by giving us prior written notice to AXA Personal Lines Customer Service, PO Box 7072, Willenhall, WV1 9ZU.
- We will keep an amount of premium in proportion to the time you have been on cover and refund the rest to you subject to a cancellation fee of up to £35, as long as you have not incurred eligible claims during the period we have been on cover.
- If any claims have been made you will not receive a refund of premium.