

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 20 Gracechurch Street, London, EC3V 0BG, England.

Product: AXA Buy to 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 caused by fire, explosion, lightning, earthquake, storm, flood, riot, malicious persons, subsidence, escape of water (e.g. from burst pipes or tanks) or oil, theft, collision by vehicles or animals, collapse of aerials and falling trees up to the landlord's contents sum insured for landlord's contents and up to the buildings sum insured for buildings
- ✓ You can select your landlord's contents sum insured between £5,000 and £60,000
- ✓ You can select your buildings sum insured between £50,000 and £1,000,000
- ✓ Accidental breakage of or damage to mirrors, fixed glass in furniture, ceramic hobs and audio and audio visual equipment up to the landlord's contents sum insured
- ✓ Accidental damage to underground pipes and cables up to the buildings sum insured
- ✓ Accidental breakage of fixed glass in windows, fixed ceramic hobs and fixed sanitary ware and bathroom fittings up to the buildings sum insured
- ✓ Landlord's contents in the garden up to £250
- ✓ Landlord's contents in garages and outbuildings up to £1,000
- ✓ Debris removal up to 10% of the buildings sum insured
- ✓ Alternative accommodation or loss of rent up to 20% of the buildings sum insured
- ✓ Replacement locks up to £1,000
- ✓ Accidental loss of metred water up to £2,500
Accidental loss of domestic heating oil up to £500
- ✓ Trace and access up to £5,000
- ✓ Loss or damage to carpets, curtains and white goods by causes 1-11 in the policy booklet up to £5,000
- ✓ Property owner's liability up to £2,000,000
- ✓ Public liability up to £2,000,000
- ✓ Employer's liability up to £10,000,000

Legal Expenses (underwritten by AmTrust Europe Limited, FCA Registered number 202189):



What is not insured?

- ✗ Loss or damage occurring after the insured property has been unoccupied (see policy booklet for the definition of unoccupied) caused by malicious people, escape of water, escape of oil or theft
- ✗ Watercraft (e.g. windsurfers and sailboards) and mechanically propelled vehicles (e.g. quad bikes and motorcycles) and any liability arising from them
- ✗ Accidental damage to landlord's contents by chewing, scratching, tearing or fouling by domestic animals
- ✗ Damage caused by any gradually operating cause

Applicable to Legal Expenses

- ✗ Claims occurring before this insurance began
- ✗ Property infringement claims relating to a tenancy, lease or licence to occupy the insured property
- ✗ Nuisance or trespass claims within the first 180 days of the insurance starting
- ✗ Claims arising from criminal prosecutions where you have failed to comply with the appropriate Regulations

Optional Home Assistance:

- LPG, oil & solid fuel fired, renewable heating, un-vented systems or boilers over 60 Kw/hr
- Boilers over 15 years old
- Replacement of external overflows, cylinders, tanks, radiators & sanitary ware
- Detached outbuildings & garages
- Repair or replacement of boilers that are beyond economical repair
- Vermin outside the main residence
- Descaling including power flushing or from damage caused by sludge

Optional Tenancy Disputes and Rent Guarantee:

Legal advisers' costs to help you pursue or defend a claim in the following situations:

- ✓ **Property Infringement:** To pursue proceedings for nuisance or trespass against the person or organisation infringing your legal rights
- ✓ **Criminal Prosecution Defence:** To defend criminal prosecutions brought against you under:
 - The Gas Safety (Installation and Use) Regulations 1994;
 - The Furniture and Furnishings (Fire) (Safety) Amendments Regulations 1993;
 - The Electrical Equipment (Safety) Regulations 1994

And later amending regulations or their equivalent outside of England & Wales but within the United Kingdom

Optional Covers

- Additional accidental damage cover

Optional Home Assistance (underwritten by Inter Partner Assistance SA, FCA Registered number 202664):

- Plumbing issues related to leaking pipes, blocked drains or leaking radiators
- Blockages in toilet waste pipes
- Central heating or boiler failure
- Gas or electricity failure in the property
- Hot water failure
- Sudden & unforeseen roofing problems such as leaks or tiles blown off during bad weather
- Vermin e.g. rats, mice & wasps nests
- Broken/damaged windows, doors & locks presenting a security risk

Optional Tenancy Disputes and Rent Guarantee (underwritten by AmTrust Europe Limited, FCA Registered number 202189):

Legal advisers' costs to help you pursue a claim in the following situations:

- **Tenancy Disputes:** To pursue proceedings against a tenant or guarantor where the tenant fails to perform his obligations set out in the tenancy agreement relating to the rightful occupation of the insured property
- **Rent Guarantee:** We will pay up to £15,000 for any one insured incident for rent owed by a tenant under a tenancy agreement in relation to the insured property up to the limit of indemnity, where you are pursuing a claim under tenancy disputes

- **Pre-inception incidents:** We won't cover events that started before the policy began
- **Prospects of success:** We won't cover any legal action if there are not prospects of success. This is where the likelihood of winning is less than 50%
- **Minimum amount in dispute:** We won't cover claims where the amount in dispute is lower than the estimated advisers' costs to act for you
- **Conflicts:** We will not cover any claims relating to disputes with anyone else insured under the policy nor any costs covered by another insurance policy
- **Approved Costs:** We will not cover any advisers' costs or any other costs and expenses incurred which have not been agreed in advance or are above those for which we have given our prior written approval



Are there any restrictions on cover?

- ! You will need to pay an amount of each claim, known as the excess
- ! The compulsory excess is £100
- ! The subsidence, heave and landslip excess is a minimum of £1,000
- ! The escape of water excess is a minimum of £250
- ! 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

Applicable to Legal Expenses

- ! There is no cover for any claim arising from works undertaken or to be undertaken by or under the order of any government of public or local authority
- ! Any claim arising from something you have done, knowing it to be wrongful or ignoring that possibility

Optional Home Assistance:

- Limit of cover is £500 per claim
- Alternative accommodation £100
- Failure of the boiler or the heating occurring in the months May to August inclusive

Optional Tenancy Disputes and Rent Guarantee:

- **Rent Claims Payments:** There must be one full months' rent in arrears after deduction of the policy excess before a claim payment is made
- **Your own advisers' costs:** Once court proceedings are issued, or in the event that a conflict of interest arises; you're welcome to use your own legal representative, but we won't cover any costs in excess of our standard advisers' rates
- **Withdrawn claims:** If you withdraw from the legal action without our consent, you're responsible for any advisers' costs



Where am I covered?

- ✓ The cover provided is for private residences in England, Scotland and Wales
- Legal Expenses & Optional Tenancy Disputes and Rent Guarantee:**
- ✓ Claims which arise, or where proceedings are brought in the United Kingdom



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.

In addition, for Optional Home Assistance:

- Your property should be properly maintained
- Your boiler & heating system should be serviced by a qualified person in accordance with the manufacturer's guidelines
- You should call us as soon as you are aware of the home emergency
- You must produce the relevant identification including boiler service receipts on the demand of the contractor or our other nominated agent
- You must co-operate with us in obtaining reimbursement of any costs we incur under the terms of this cover, which may have been caused by the action of a third party against whom you have a legal right of action

For Legal Expenses & Optional Tenancy Disputes and Rent Guarantee:

- You must notify claims as soon as reasonably possible once you become aware of the insured incident and within no more than 180 days of you becoming aware of the insured incident
- You must supply, at your own expense, all of the information which we reasonably require to decide whether a claim may be accepted
- You shall supply all information requested by the adviser and us
- You must gain our consent before incurring any legal advisers' costs



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 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.