



Explanation of terms and conditions

Malicious damage/theft by tenants and illegal cultivation of drugs

Making claims clear



Making claims clear.



At AXA, we want to make dealing with us simple and trouble free, so you can get back on your feet as soon as possible after a loss.

We know the last thing you need when you make a claim is to find any surprises in your policy conditions or get tied up in legal language.

We've put this guide together for landlords and property owners to explain some key conditions that could affect you if you need to make a claim for damage caused by your tenants.



Malicious damage/theft by tenants and illegal cultivation of drugs



Our Residential Landlord insurance protects you against malicious damage or theft by your tenants and clean-up costs if they have cultivated drugs on your property.

These are extensions of your cover and there are specific conditions and requirements that you must meet if you want to make a successful claim.

What is malicious damage?

Malicious damage is intentional damage to your property motivated by spite or malice. Examples include holes kicked or punched in walls and doors, graffiti and doors knocked off hinges.

Illegal cultivation of drugs

Cultivating drugs can result in physical changes to your property that need to be removed and repaired. Examples include ducting and extractor fans, plastic and polythene wall linings, sealing of doors and windows and damage to electricity supplies.



What conditions do I need to meet?



The conditions are listed in the ‘extension of cover’ details you received with your policy documents.

They include requirements to:

- Carry out internal and external inspections of the property every three months.
- Get satisfactory references for your tenants.
- Get details of your tenants’ bank accounts.

You must also tell us and the police immediately if you know tenants are growing cannabis in your property. Please read all of the conditions in your policy extension carefully. If you don’t comply with any of them, it could result in your claim not being paid.



What else do I need to know?

Your policy wording also includes specific exclusions – for example, it may specifically exclude damage caused by illegal activities other than the cover provided under the illegal cultivation of drugs extension.

There might be a specific limit to the amount you can claim. Please check your ‘extension of cover’ details to see if this applies to you.

How to reduce your risks

Follow these suggestions to reduce the risk of malicious damage or cultivation of drugs by tenants:

- Ask for and validate tenant references.
- Consider using a tenant referencing agency.
- Verify the salary or income details of potential tenants.
- Only accept rental payments electronically rather than cash.
- Keep a log of any internal and external inspections you carry out.



Get in touch

If you have any questions about this document, please get in touch with your usual AXA contact or your insurance broker.





Explanation of terms and conditions Malicious damage/theft by tenants and illegal cultivation of drugs

Disclaimer

This guidance has been prepared for general information only and is not legal advice. We have tried to ensure that the information in this guidance is accurate, but it is provided without responsibility to or reliance by you. If you need legal advice about what action to take, you should contact an appropriate adviser or solicitor. We assume no responsibility for the contents of any linked websites. The inclusion of any link should not be taken as endorsement of any kind by us of the linked website or any association with its operators and we have no control over the availability of the linked pages. The information in this guidance is focused on the position in England (unless otherwise stated) and different considerations may apply elsewhere. Nothing in this guidance will affect the rights and obligations under any insurance policy you may have with AXA Insurance

AXA Insurance UK plc Registered in England and Wales No 78950. Registered Office: 20 Gracechurch Street, London EC3V 0BG. A member of the AXA Group of Companies. AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Telephone calls may be recorded and monitored.