



Important changes to AXA Buy to Let

For all policies renewed on or after the 1st January 2023, we are introducing changes to the AXA Buy To Let policy which have been summarised below:

Changes to Meanings of defined terms

Meanings that apply throughout your policy

Buildings

The structure of the home including fixtures and fittings and the following if they form part of the property:

Amended to include artificial lawns and air and ground source heat pumps. Updated wording as follows:

- walls, gates, fences, hedges, terraces, patios, drives, paths, artificial lawns, statues, decking, railings, gazebos, pergolas
- external lighting, alarm systems and surveillance equipment, solar heating systems, wind turbines, air and ground source heat pumps

Vehicles or craft

Point 1 amended to include powered transporters (including e-scooters and Segway's). Updated wording as follows:

- 1 Electrically or mechanically propelled or assisted vehicles including plant machinery, mini diggers, forklift trucks, motorcycles, powered transporters (including e-scooters and Segway's), children's motorcycles, quad bikes and children's quad bikes

Changes to General Exclusions

General exclusions – We will not pay for

New General Exclusion added for Virtual currencies. New General Exclusion as follows:

11 Virtual currencies

Any loss or damage to any virtual currencies including but not limited to crypto currency, including fluctuations in value.

Changes to Claims Conditions

What you must do after making your claim

New conditions added to 'What you must do after making your claim' as follows:

- If we ask you must allow us, an approved supplier or a loss adjuster access to inspect the damage to your buildings or contents
- To help prove your claim we may require you to provide documentation as detailed in 'Proof of your claim and its value' below

New Claims condition added for 'Proof of your claim and its value'. New Claims condition as follows:

Proof of your claim and its value

It is your responsibility to prove any claim. To help prove your claim we may require you to provide original purchase receipts, invoices, bank or credit card statements, instruction booklets, photographs, proof of authenticity, utility bills, pre-purchase surveys, plans and deeds of your property or other documents we may reasonably require.

What we are entitled to do

New conditions added to 'What we are entitled to do' as follows:

We are entitled to retain the right to communicate directly with you regarding your claim, even in situations where you have appointed a professional representative, such as a loss assessor or claims management company, to act on your behalf.

We are entitled to assess your claim based on our, an approved supplier's or loss adjuster's view and interpretation, even in situations where you have appointed a professional representative, such as a loss assessor or claims management company, to act on your behalf.

Changes to Buildings standard cover

Changes to Cause 2 – Storm or flood

What is not covered

Exclusion 2 b relating to drives, patios, decking, terraces and paths has been removed.

Changes to Cause 5 – Subsidence

What is not covered

Exclusion 2 a relating to boundary and garden walls has been amended to include 'artificial lawns' as follows:

a to boundary and garden walls, gates, hedges and fences, paths and drives, artificial lawns, patios, decking, terraces, tennis hard courts and swimming pools unless the **private residence** or its garages or **outbuildings** have been damaged at the same time by the same cause

Changes to Cause 9 – Collision

What is not covered amended to state 'domestic animals' as follows:

2 Loss or damage caused by your domestic animals

Changes to Cover 15 – Loss of Rent / Alternative accommodation

Additional paragraph added. New wording as follows:

When you require alternative accommodation, we will always discuss this with you.

To determine what we mean by the 'reasonable cost of alternative accommodation' there are numerous factors we consider, including:

- the circumstances of your claim
- the needs of your tenants
- how long your tenants might need the accommodation for
- what type of accommodation is available and where it is located

The following new cover has been included as follows:

Cover 16 – Emergency evacuation alternative accommodation

What is covered

While the **private residence** cannot be lived in because you or your tenants are advised not to by a statutory and/or local authority:

- following damage to a neighbouring property: or
- because of a risk to your tenants health and safety from possible loss or damage to your **private residence**

We will pay up to £2,500 for any one claim for

- 1 the reasonable cost of alternative accommodation for your tenants
- 2 rent which you would have received if you had been renting out part of the home.

What is not covered

The amount of the excess shown in your schedule

Changes to Cover 21 – Property owners' liability

What is not covered now includes the following additional exclusion:

Your legal liability to pay compensation arising directly or indirectly from:

h the transmission of any contagious disease or virus

Changes to Buildings - accidental damage cover

Your schedule will show if you have chosen this section.

What is not covered

Exclusion c. amended to include 'urinating' by insects or vermin as follows:

- c. by infestation, chewing, scratching, tearing, fouling or urinating by insects or vermin

Exclusion e. amended to include 'urinating' and to state by 'domestic animals' as follows:

- e. caused by chewing, scratching, tearing, fouling or urinating by domestic animals

Changes to Contents Standard Cover

Your schedule will show if you have chosen this section.

Changes to Cause 9 – Collision

What is not covered amended to state 'domestic animals' as follows:

- 2 Loss or damage caused by domestic animals

Changes to Cause 13 – Entertainment Equipment

What is not covered amended to include 'urinating' and to state by 'domestic animals' as follows:

- 3 e. Loss or damage by chewing, scratching, tearing, fouling or urinating by domestic animals

Cover 16 – Public liability

What is not covered now includes the following additional exclusion:

4 Legal liability to pay compensation or costs arising from:

- owning, possessing or using any species of horse including ponies, donkeys and mules

Changes to Landlord's Contents - accidental damage cover

Your schedule will show if you have chosen this section

Cover 17 – Additional accidental damage

What is not covered

Exclusion d. amended to include 'urinating' and to state by 'domestic animals' as follows:

- d. by chewing, scratching, tearing, fouling or urinating by domestic animals

Exclusion e. amended to include 'urinating' by insects or vermin as follows:

- e. caused by infestation, chewing, scratching, tearing, fouling or urinating by insects or vermin



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