

# 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
- ✓ Emergency evacuation alternative accommodation up to £2,500
- ✓ 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
- ✓ Emergency evacuation alternative accommodation up to £2,500
- ✓ Property owner's liability up to £2,000,000
- ✓ Public liability up to £2,000,000
- ✓ Employer's liability up to £10,000,000



#### What is not insured?

- ✗ Any loss or damage caused gradually or 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
- ✗ 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 electrically or mechanically propelled or assisted vehicles (see policy booklet for the definition of vehicles and craft) and any liability arising from them
- ✗ Accidental damage to landlord's contents by chewing, scratching, tearing, fouling or urinating by domestic animals
- ✗ Loss or damage to gates, hedges and fences caused by storm or flood

#### 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 covers

##### Additional accidental damage to landlord's contents:

- Mechanical or electrical breakdown or failure
- Caused by or in the process of cleaning, maintenance, repair, dismantling, restoring, altering dyeing or washing

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

**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 to landlord's contents:**

- Accidental damage or loss to landlord's contents while in the private residence
- Accidental damage to landlord's contents in a garage or outbuilding belonging to the private residence, up to £1,000

**Additional accidental damage to buildings:**

- Accidental damage to the buildings up to the buildings sum insured

**Additional accidental damage to buildings**

- Arising from faulty workmanship or defective design or use of defective materials
- Caused by alteration or extension of the buildings



## 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, 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



## Where am I covered?

- ✓ The cover provided is for private residences in The United Kingdom

**Legal Expenses:**

- ✓ 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.

**For Legal Expenses:**

- 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.