



Commercial &
Residential Landlords

Residential occupant, property and usage guidance



Overview

We have used the information detailed in your Statement of fact and your Quote summary to provide this insurance. Those documents should be read alongside this guidance document to ensure that you have declared the most accurate 'residential occupant type', 'property type' and 'premises use' for your property.

We have provided a full list of residential occupant types, property types and premises use below. Please check the definitions and options carefully and contact your insurance adviser if the tenant occupant details, property type, premises use or if any other information in your Statement of fact or Quote summary, need changing.

This insurance is suitable for landlords who have full control over the selection of the tenant, or use the services of a professional letting agency, and have a tenancy agreement with the tenant. In England and Wales the tenancy agreement will be referred to as an Assured Shorthold Tenancy (AST) and in Scotland this is a Private Residential Tenancy (PRT).

If any of the information shown in your Statement of fact or Quote summary is incorrect, we may change the terms and conditions, or withdraw this insurance.

Not all of the occupant types, property types and premises uses shown below are acceptable under this product and failure to select the most accurate description could result in this insurance not protecting you in the event of a claim.

AXA Non-discrimination statement

AXA Insurance does not and will not discriminate on the basis of Race, Colour, Religion, Gender, Age, National, ethnic or social origin, Disability, Marital status, Income, Employment status or Sexual orientation in our approach to pricing or acceptance of tenant occupancy type.



Our definition of occupant types

Asylum seeker

Accommodation occupied by a person who has left their home country as a political refugee and is seeking asylum in another. Under the Immigration Act 2014 as updated by the Immigration Act 2016 asylum seekers do not have the right to rent in England unless they have obtained special permission to do so from the Home Office. As with other types of rented property, we can only provide cover in circumstances where the law is being complied with i.e. where special permission to rent has been granted.

Employees

Anyone under a contract of service or apprenticeship with you who works under your control or supervision.

Family members

Accommodation which is occupied by tenants who are either your child, stepchild, grandchild, parent, stepparent, grandparent, spouse, former spouse, sibling, niece, nephew, mother-in-law, father-in-law, son-in-law, daughter-in-law, brother-in-law, or sister-in-law, including adoptive relationships.

(Where the family member is a student, the occupant type of **student(s)** should be selected).

Leaseholders

Accommodation which is owned and occupied by a tenant under a lease for a fixed period of time.

Non-working occupant(s), benefits assisted

Accommodation occupied by tenants that receive financial assistance from the government or local authority and who are not currently in paid employment.

Non-working occupant(s), not benefits assisted

Accommodation occupied by tenants who are not currently in paid employment.

Retired

Accommodation occupied by tenants who have retired from employment and are in receipt of a pension.

Students

Accommodation occupied by students. In many instances, properties occupied by students will be classified as Houses in Multiple Occupancy.

Note: AXA is unable to accept properties occupied by Student tenants on this policy.

Unknown occupant(s) (let to local authority)

Accommodation occupied by tenants where the Council or Local authority are responsible for placing and managing the tenancy. This includes where the occupant is placed by a registered provider of social housing including charities.

Note: AXA is unable to accept properties where the tenant is an Unknown occupant(s), Let to local authority or where you as the landlord have relinquished control over tenant placement.

Working occupant(s), benefits assisted

Accommodation occupied by tenants in employment who are also in receipt of some form of benefit to support their own income.

Working occupant(s), not benefits assisted

Accommodation occupied by tenants in employment.



Our definition of premises use

Bed and breakfast accommodation

Not to be confused with bedsits. Typically a small business that gets its income from the short term letting of individual rooms and the possible provision of meals, that may or may not include breakfast. AirBnB and other types of internet lettings should also use this description.

Holiday home letting

A holiday home may be for the exclusive benefit of the owner for occasional use as a second home or a business that gets its income from short term letting of individual rooms or a whole house or flat.

Hostel

Dormitory style accommodation where guests rent a bed and share other facilities such as the living area, bathroom and kitchen.

Hotel, boarding or guest house

A business that gets its income from short term lettings.

House in multiple occupation

A HMO is a property occupied by 3 or more people forming 2 or more households and where toilet, bathroom or kitchen facilities are shared with other tenants, even if a HMO licence is not required by your local council.

Military accommodation

On-base residential accommodation for military personnel and their families.

Private dwelling only

A residential property that is leased out on a private basis under an AST or PRT.

Private dwelling with short term holiday letting

A residential property which may be for the benefit of the owner for occasional use as a second home or a business that gets its income from short term letting of individual rooms or a whole house or flat.

Residential or nursing care

A property used to provide accommodation and residential care or nursing care to the elderly or infirm.

Second home

A second property which is mainly for the exclusive benefit of the owner for occasional use as a second residence.

Secure residential institution

Properties which may be used as prisons, young offender's institutions, detention centres, secure training centres, custody centres, short term holding centres, secure hospitals, secure local authority accommodation and/or military barracks.

Short term business accommodation

A residential property for short term use by company employees.



Property type options

Bungalow *

Flats (converted)

Flats (purpose built)

Flats (converted mansion)

House *

House (detached) *

House (end of terrace) *

House (terraced) *

House (semi detached) *

* A house (including bungalow, terraced, end of terrace, semi detached and/or detached) is a residential property that is leased out as a single residence, not subdivided into flats or bedsits.

Individual flat

Individual flat (purpose built) - An individual flat within a purpose built block of flats

Individual flat (converted house) - An individual flat within a house which has been converted into flats

Individual flat (converted mansion) - An individual flat within a mansion which has been converted into flats

Individual flat (converted other) - An individual flat within an unspecified building which has been converted into flats

Multiple flats (purpose built) - Multiple flats within a purpose built block of flats

Multiple flats (converted house) - Multiple flats within a house which has been converted into flats

Multiple flats (converted mansion) - Multiple flats within a mansion which has been converted into flats

Multiple flats (converted other) - Multiple flats within an unspecified building which has been converted into flats

Mansion

This document is available in other formats.
If you would like a Braille, large print or audio
version, please contact your insurance adviser.

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