

# 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 5 Old Broad Street, London, EC2N 1AD, England.

**Product:** AXA Landlords

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, ground heave or landslip, escape of water (e.g. from burst pipes or tanks) or oil, collision by vehicles or animals, debris removal, 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
- ✓ Alternative accommodation or loss of rent up to 20% of the buildings sum insured
- ✓ Replacement locks up to £500
- ✓ Damage by malicious persons up to £5,000
- ✓ Accidental loss of metred water up to £1,000
- ✓ Accidental loss of domestic heating oil up to £500
- ✓ Loss or damage caused by theft by anyone lawfully allowed in the private residence up to £5,000
- ✓ Loss or damage caused by malicious people lawfully allowed in the private residence up to £5,000
- ✓ Trace and access up to £1,000
- ✓ Loss or damage to white goods up to £5,000
- ✓ Property owner's liability up to £5,000,000
- ✓ Public liability up to £5,000,000



#### What is not insured?

- ✗ Loss or damage occurring after the insured property has been unoccupied or unfurnished (see policy booklet for definitions of unoccupied and unfurnished) 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
- ✗ Loss or damage by storm or flood caused by rising ground water levels
- ✗ Accidental damage to landlord's contents by chewing, scratching, tearing or fouling by domestic animals
- ✗ Damage caused by any gradually operating cause



#### 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 for professional & retired tenants. All other tenant types have a compulsory excess of £250
- ! The subsidence, heave and landslip excess is a minimum of £1,000
- ! 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 the buildings
- ! Any loss or damage caused, or allowed to be

- ✓ Employer's liability up to £10,000,000

#### Optional Covers

- Additional accidental damage cover

caused, deliberately, wilfully, maliciously, illegally or unlawfully by you



### Where am I covered?

- ✓ The cover provided is for private residences in England, Scotland and Wales



### What are my obligations?

- When taking out, renewing or making changes to this policy, you must take reasonable care to provide accurate and complete answers to all questions.
  - You must tell us of any changes e.g. structural alterations to your buildings, if the private residence will no longer be let, if the private residence will be used for any reason other than private residential purposes, if the private residence will be unoccupied, if you have been declared bankrupt or if you have received a police caution for or been charged with any offence.
  - 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.



### 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 may cancel this policy within 14 days of receipt of the policy documents whether for new business or at the renewal date.
- We will keep an amount of premium in proportion to the time you have been on cover and refund the rest to you.
- You can also cancel this policy at any time by contacting your Insurance Agent or writing to us at AXA Personal Lines Customer Service, PO Box 7072, Willenhall, WV1 9ZU
- As long as you have not incurred eligible claims during the period we have been on cover we will keep an amount of premium in proportion to the time you have been on cover and refund the rest to you.
- If any claims have been made you will not receive a refund.