

Buildings and contents  
insurance for landlords

Your policy  
summary

**Buy to Let**

the inc  
**to let**

020 8875 5

February 2014 edition

redefining / standards



# Contents

How much cover do I need?	3
Features and benefits	4
Policy summary	6
Features and benefits	7
Significant or unusual exclusions or limitations	10
Policy details	13

# How much cover do I need?

It is very important for you to make sure that you are insured to the correct levels.

We have put together this guide to help you.

## Buildings

Your sum insured should be enough to rebuild all the property covered in the same form, size, style and condition as new. This includes the structure of the private residence, landlord's fixtures and fittings and the following if they form part of the property: oil and gas tanks, cesspits, walls, gates, fences, hedges, terraces, patios, drives, paths, car ports, garages and outbuildings.

The market value of your home is not a suitable guide. If in doubt, you should seek advice from a qualified surveyor.

## Contents

Your sum insured should be enough to replace as new all landlord's contents kept in the insured property. Landlord's contents includes furniture, carpets, furnishings and household goods that either belong to you or for which you are legally responsible.

## Security requirements

For some homes we may require or recommend certain security measures because of where your home is located and/or your chosen level of sum insured. More information is available in the Proposal/Statement of fact or from your insurance intermediary.

# Features and benefits

## Landlord's buildings

Cover is provided up to the sum insured on your schedule as a result of loss or damage by Buildings Covers 1 - 20 which includes fire, subsidence, escape of water and storm.

Accidental damage to underground pipes and cables, accidental breakage of fixed glass in windows, fixed ceramic hobs and fixed sanitaryware and bathroom fittings.

Cover is automatically included up to £2 million for your legal liability for accidental death, bodily injury or illness of a person or damage to property.

Alternative accommodation/loss of rent up to 20% of buildings sum insured.

Replacement of locks to external doors following loss or theft of keys up to £1,000.

## Landlord's contents

Cover is provided up to the sum insured on your schedule as a result of loss or damage by Contents covers 1 - 16 which includes fire, theft, escape of water and malicious damage.

Accidental breakage of or damage to mirrors, fixed glass in furniture, ceramic hobs and audio and audio visual equipment.

Public liability up to £2 million.

Landlord's contents in garages and outbuildings up to £1,000.

## Additional standard covers

Cover is automatically included up to £10 million for your legal liability in respect of accidental death, bodily injury or illness of any person employed by you to carry out domestic duties at any residence insured under this policy.

Up to £50,000 Legal expenses cover incurred in defending criminal prosecutions in relation to the insured property under the Gas, Electric or Soft Furnishing Regulations or in bringing an action against another person or organisation which has infringed your legal rights in relation to the property.

24 hour Landlord's legal document service – an online service which allows you to use standard legal document templates required to manage your tenancy.

## Features and benefits *continued*

### Optional covers

Accidental damage to buildings cover can be included to cover accidental damage to the buildings by eventualities such as if your tenant slipped and put their foot through the ceiling.

---

Accidental damage to landlord's contents cover can be included to cover all Landlord's contents for accidental damage.

---

Tenancy disputes and rent guarantee:

- Up to £50,000 Legal expenses cover incurred in regaining possession of the property following the tenant's breach of the terms of the tenancy agreement.
  - Up to six months rent if the tenant fails to pay it during the tenancy period and they remain in the insured property. £2,500 per month up to £15,000 per claim.
- 

Home assistance additional cover provides free advice and access to a network of approved tradesmen and provides cover up to £500 for emergency repairs for plumbing and drainage, electricity supply, central heating and roofing.

### Standard benefits

To help climate conscious householders protect their wind turbines or solar panels we automatically cover renewable energy devices as standard under the Landlord's buildings section as long as they are attached or incorporated into the main structure of the buildings or outbuildings.

---

To help provide protection against inflation, your buildings and contents sums insured will be index linked and reviewed each month. No extra charge will be made for any increase until the renewal of your policy for this benefit.

---

We realise that accidents and incidents don't only happen between 9 and 5. That's why we have set up a free 24 hour legal and domestic helpline to ensure there's someone to help you when you need it most.

---

It is possible to spread the cost of your annual premium by using direct debit. Please ask your Insurance Intermediary for details.

---

Our dedicated claims team do their utmost to speed up the process and take the stress out of making a claim. We are committed to dealing with each claim quickly and efficiently.

The above provides only a brief summary of the cover available to you. For full details please refer to the policy booklet or ask your Insurance Intermediary.

# Policy summary

This policy summary does not contain full details and conditions of your insurance, these are located in your policy wording.

This policy is underwritten by AXA Insurance UK plc, with the exception of the Legal expenses, Tenancy disputes and rent guarantee and Home Assistance sections which are underwritten by Inter Partner Assistance SA, a wholly owned subsidiary of AXA Assistance SA and part of the worldwide AXA Group.

## Types of insurance and cover

Buildings and Landlord's contents insurance for residential property owners.

This insurance provides cover for buildings, landlords contents, employers liability and legal expenses. Tenancy disputes and rent guarantee, home assistance and accidental damage to buildings and landlord's contents may also be selected.

Your policy schedule will show which sections you have selected and all other sections that are in force.

The maximum amount we will pay are the sums insured shown in your policy booklet or on your policy schedule.

## Conditions

You must notify us as soon as reasonably possible if the full replacement value (landlord's contents) or the full rebuilding cost (buildings) exceeds the amount shown in your schedule. If the amount shown on your schedule represents less than 100% of the full replacement value of your contents or full rebuilding cost of your buildings, we will only be able to settle claims at the percentage you are insured for. For example, if the value shown on your schedule only represents 70% of the full replacement value (contents) or full rebuilding cost (buildings) then we will not pay more than 70% of your claim.

Please refer to your policy schedule and endorsements for any security requirements that apply.

If a building is untenanted for seven consecutive days or more you must ensure that the gas and electricity are turned off at the mains and the premises are visited at least once every seven days. Please refer to the General conditions in your policy booklet.

If you are responsible for maintenance of any passenger lifts within the insured building, these must have a maintenance contract with the manufacturer or other competent party. All maintenance and other safety related work must be carried out immediately. Please refer to the General conditions in your policy booklet.

Failure to comply with these conditions may jeopardise your claim or cover.

## Policy summary *continued*

The following table shows the features and benefits of the Buy To Let policy and the maximum amounts you can claim.

<b>Features and benefits</b>	
<b>Landlord's buildings</b>	<b>Limits</b>
Loss or damage to the buildings 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, theft or attempted theft, collision by vehicles or animals, collapse of aerials and falling trees.	Up to the buildings sum insured shown in your policy schedule
Accidental damage to underground pipes and cables.	Up to the buildings sum insured shown in your policy schedule
Accidental breakage of fixed glass in windows, fixed ceramic hobs and fixed sanitaryware and bathroom fittings.	Up to the buildings sum insured shown in your policy schedule
Property owner's liability.	£2,000,000
Alternative accommodation or loss of rent.	20% of buildings sum insured
Replacement of locks to external doors following loss or theft of keys.	£1,000
Necessary trace and access costs towards finding the source of damage to the buildings caused by escape of water.	£5,000

**Features and benefits *continued***

**Landlord's contents**

Loss or damage to the landlords contents 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.

Accidental breakage of or damage to mirrors, fixed glass in furniture, ceramic hobs and audio and audio visual equipment.

Public liability.

Contents in garages and outbuildings.

**Limits**

Up to the landlord's contents sum insured shown in your policy schedule

Up to the landlord's contents sum insured shown in your policy schedule

£2,000,000

£1,000

**Employer's liability**

Employer's liability.

**Limits**

£10,000,000

**Legal expenses**

Legal expenses incurred in defending criminal prosecutions in relation to the insured property under the Gas, Electric or Soft Furnishing Regulations or in bringing an action against another person or organisation which has infringed your legal rights in relation to the property.

**Limits**

£50,000

Free access to a range of standard landlord's legal documents prepared via the internet by Solicitors.

**Features and benefits *continued***

<b>Tenancy disputes and rent guarantee</b>	<b>Limits</b>
Legal expenses incurred in regaining possession of the insured property following the tenant's breach of the terms of the tenancy agreement.	£50,000
Up to six months rent if the tenant fails to pay it during the tenancy period and they remain in the insured property.	£2,500 per month up to £15,000 per claim
<b>Home assistance</b>	<b>Limits</b>
Provides free advice and access to a network of approved tradesmen and provides cover for emergency repairs for plumbing and drainage, electricity supply, central heating and roofing.	£500

**Significant or unusual exclusions or limitations**

**General**

The standard excesses and any increased amount you have agreed to pay shown in your policy wording or on your policy schedule.

Riot or civil commotion outside of the United Kingdom, the Isle of Man or the Channel Island, confiscation, sonic bangs, radioactive contamination, war risks, terrorism, reduction in market value, date change, pollution and contamination.

Watercraft (e.g. windsurfers and sailboards) and mechanically propelled vehicles (e.g. quad bikes and motorcycles) and any liability arising from them.

**Buildings**

Loss or damage occurring after the insured property has been unoccupied for 60 consecutive days or more.

Loss or damage by storm or flood caused by rising ground water levels.

Damage caused by any gradually operating cause.

The cost of removing fallen trees or branches that have not caused damage to the building.

The cost of replacing keys and locking mechanism due to the tenant not returning the keys.

**Where located in the policy booklet**

Each section of your policy booklet or on your policy schedule

General exclusions

Landlord's contents standard cover - What items are not covered. Also Cover 20 Property Owner's Liability What is not covered

Buildings section Cover 4 - Malicious people, Cover 6 - Escape of water and 7 - Escape of oil, 8 - Theft, 12 Glass and sanitaryware, 17 Loss or domestic heating oil, 18 - Loss of metered water

Buildings section, Cover 2 - Storm or flood

Buildings section, Cover 2 - Storm or flood, Cover 13 - Service pipes and cables

Buildings section, Cover 11 - Falling trees

Buildings section, Cover 16 - Keys and locks

**Significant or unusual exclusions or limitations *continued***

<b>Landlord's contents</b>	<b>Where located in the policy booklet</b>
Loss or damage occurring after the insured property has been unoccupied for 60 consecutive days or more.	Contents section Cover 4 - Malicious people, Cover 6 - Escape of water and 7 - Escape of oil, 8 - Theft, 12 Mirrors and glass
Accidental damage to landlord's contents by chewing, scratching, tearing or fouling by domestic animals.	Extension to landlord's contents - accidental damage
Damage caused (whilst being carried) to audio or visual equipment which is designed to be portable.	Contents section Cover 13 - Audio and visual equipment
Damage caused by any gradually operating cause.	Contents section Cover 2 - Storm or flood, Cover 13 - Audio and visual equipment
<b>Legal expenses</b>	
Claims occurring before this insurance began.	Legal expenses 'What is not covered'
Property infringement claims relating to a tenancy, lease or licence to occupy the insured property.	Legal expenses 'What is not covered'
Nuisance or trespass claims within the first 180 days of the insurance starting.	Legal expenses 'What is not covered'
Claims arising from criminal prosecutions where you have failed to comply with the appropriate Regulations.	Legal expenses 'What is not covered'

**Significant or unusual exclusions or limitations *continued***

**Tenancy disputes and rent guarantee**

Legal expenses incurred where you did not complete the minimum reference required by us on the tenant(s) and any required Guarantor(s).

Legal expenses incurred prior to our authorisation or by any legal adviser other than our panel solicitor.

Claims where less than £250 is in dispute.

Claims where you have not entered into a legally enforceable Tenancy Agreement with the tenant(s) and any required Guarantor.

Claims that are not reported within 45 days of the tenant first breaching the terms of the Tenancy Agreement.

It is a condition of this section that all tenants must pass a Tenant Reference prior to the start of the tenancy. Your policy booklet will have full details of this.

**Home assistance**

Costs arising from or in connection with circumstances known of prior to the start of cover.

Replacement of boilers, cylinders, tanks, radiators and sanitary ware.

Boilers over 15 years or failure of the boiler or heating during the months May to August inclusive.

LPG fuelled, oil fired, warm air, solar and un-vented heating systems or boilers with an output over 60 Kw/hr.

Claims which are not notified via the 24 hour claims service telephone number.

**Where located in the policy booklet**

Tenancy disputes and rent guarantee  
'What is not covered'

Tenancy disputes and rent guarantee  
'What is not covered'

Tenancy disputes and rent guarantee  
'What is not covered'

Tenancy disputes and rent guarantee  
'What is not covered'

Tenancy disputes and rent guarantee  
'What is not covered'

Tenancy disputes and rent guarantee  
'What is not covered'

Home assistance 'What is not covered'

Home assistance 'What is not covered'

# Policy details

## Duration

This is an annually renewable policy.

## Cancellation period

You are free to cancel this policy at any time.

## Claim notification

To make a claim contact:

**Buildings and Landlord's contents claims**

0870 556 1161

**Legal helpline Legal expenses and Tenancy disputes and rent guarantee**

0870 240 2096

**Domestic helpline and Home assistance**

0870 646 4952

## Making yourself heard

If your complaint relates to a claim on your policy, please contact the department dealing with your claim.

If your complaint relates to your policy, please contact the agent or AXA office where it was bought, or AXA Insurance UK plc.

In the case of Home assistance please contact AXA Assistance UK Ltd or for Legal Expenses, tenancy disputes and rent guarantee contact Arc Legal Assistance Limited.

Should you remain dissatisfied following our final written response, you can approach The Financial Ombudsman Service.

Referral to the Financial Ombudsman will not affect your right to take legal action.

*Full details of addresses and contact numbers can be found within the Policy Wording.*

## Financial Services Compensation Scheme (FSCS)

Both AXA Insurance UK plc and Inter Partner Assistance S.A. are covered by the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the scheme in the unlikely event either AXA Insurance UK plc or Inter Partner Assistance S.A. cannot meet their obligations to you. This depends on the type of insurance and the circumstances of the claim.

Further information about the compensation scheme arrangements is available at [www.fscs.or.uk](http://www.fscs.or.uk)

**This document is available  
in other formats.**

If you would like a Braille, large  
print or audio version, please  
contact your Insurance Agent.

**[www.axa.co.uk](http://www.axa.co.uk)**

APLD092TD (12/13) (35204)