

Buildings and contents
insurance for landlords

Your policy
summary /

AXA
Residential
Let

0163 296 0785

to let

October 2015

redefining / standards



This policy summary does not contain full details of your insurance – these are located in your policy booklet. This policy is underwritten by AXA Insurance UK plc.

Type of insurance and cover

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

This insurance provides cover for buildings and landlord's contents and can be optionally extended to include accidental damage to buildings and landlord's contents and employer's liability.

Please refer to your schedule for your selected cover.

Features and benefits

Buildings standard cover	Limits
Loss or damage to the buildings caused by fire, explosion, lightning, earthquake, storm, flood, riot, malicious damage, subsidence, ground heave or landslide, escape of water or frost damage, escape of oil, theft, collision by vehicles or animals, collapse of aerials and falling trees (causes 1 – 11 in the policy booklet).	Up to the buildings sum insured
Accidental damage to pipes and cables providing services to the building	Up to the buildings sum insured
Debris removal and building fees	Up to £100,000
Loss of rent/alternative accommodation	Up to £200,000
Replacement of locks to external doors following loss or theft of keys	Up to £500
Necessary trace and access costs towards finding the source of damage to the buildings	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
Loss or damage to lawns or gardens by emergency services	Up to £1,000
Property owner's liability	Up to £2,000,000

Features and benefits *continued*

Buildings plus additional cover	Limits
Accidental damage cover	Up to the buildings sum insured
Malicious damage by tenants	Up to £5,000
Theft or attempted theft loss or damage by tenants	Up to £5,000
Accidental loss of domestic heating oil	Up to £500
Accidental loss of metered water	Up to £1,000
Employer's liability	£10,000,000

Landlord's contents standard cover	Limits
Loss or damage to landlord's contents caused by fire, explosion, lightning, earthquake, storm, flood, riot, malicious damage, subsidence, ground heave or landslip, escape of water or frost damage, escape of oil, theft, collision by vehicles or animals, collapse of aerials and falling trees (causes 1 – 11 in the policy booklet).	Up to the buildings sum insured
Landlord's contents in garages and outbuildings	Up to £500
Public liability	Up to £2,000,000

Landlord's contents plus additional cover	Limits
Accidental damage cover	Up to the contents sum insured
Malicious damage by tenants	Up to £5,000
Theft or attempted theft by tenants	Up to £5,000
Accidental loss of domestic heating oil	Up to £500
Accidental loss of metered water	Up to £1,000
Employer's liability	£10,000,000

Significant or unusual exclusions or limitations

Exclusions or limitations	Find full details
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General

The standard excesses and any voluntary excess you have chosen as shown on your policy schedule.

Each section of the policy booklet or in your schedule

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

In the policy booklet under 'General exclusions'

Any loss or damage caused by wear and 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 its contents.

In the policy booklet under 'General exclusions'

Any loss or damage caused, or allowed to be caused, deliberately, wilfully, maliciously, illegally or unlawfully by you.

In the policy booklet under 'General exclusions'

Exclusions or limitations

Find full details

Buildings standard cover

Loss or damage while the private residence is unoccupied for more than 45 consecutive days caused by malicious people, theft or attempted theft, escape of water or escape of oil.

In the policy booklet under Buildings standard cover Causes 4, 6, 7 and 8
'What is not covered'

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

In the policy booklet under Buildings standard cover Cause 11 'What is not covered'

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

In the policy booklet under Buildings standard cover 15 'What is not covered'

Loss or damage to paths, drives, gates, hedges and fences caused by storm or flood.

In the policy booklet under Buildings standard cover Cause 2 'What is not covered'

Malicious damage caused by tenants or persons lawfully in the home (covered up to £5,000 if optional Buildings plus additional cover selected – please refer to your schedule for selected cover).

In the policy booklet under Buildings standard cover Cause 4 'What is not covered'

Theft or attempted theft by tenants or persons lawfully in the home (covered up to £5,000 if optional Buildings plus additional cover selected – please refer to your schedule for selected cover).

In the policy booklet under Buildings standard cover Cause 8 'What is not covered'

Exclusions or limitations

Find full details

Buildings plus additional cover

Chewing, scratching, tearing or fouling by domestic animals.

In the policy booklet under Buildings plus additional cover Cause 21 'What is not covered'

Loss or damage arising from the alteration or extension of the buildings.

In the policy booklet under Buildings plus additional cover Cause 21 'What is not covered'

Loss or damage arising from faulty workmanship, defective design or use of defective materials.

In the policy booklet under Buildings plus additional cover Cause 21 'What is not covered'

Landlord's Contents Exclusions

Find full details

Contents standard cover

Loss or damage to or liability from the use of any vehicles or craft.

In the policy booklet under Landlord's contents standard cover 'What items are not covered'

Loss or damage while the private residence is unoccupied or unfurnished for more than 45 consecutive days caused by malicious people, theft or attempted theft, escape of water or escape of oil.

In the policy booklet under Landlord's contents standard cover Cause 4, 6, 7 and 8 'What is not covered'

Malicious damage caused by tenants or persons lawfully in the home (covered up to £5,000 if optional Landlord's contents plus additional cover selected – please refer to your schedule for selected cover).

In the policy booklet under Landlord's contents standard cover Cause 4 'What is not covered'

Theft or attempted theft by tenants or persons lawfully in the home (covered up to £5,000 if optional Landlord's contents plus additional cover selected – please refer to your schedule for selected cover).

In the policy booklet under Landlord's contents standard cover Cause 8 'What is not covered'

Landlord's Contents Exclusions

Find full details

Contents plus additional cover

Chewing, scratching, tearing or fouling by domestic animals.

In the policy booklet under Landlord's contents plus additional cover 14 'What is not covered'

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

Making a complaint

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.

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)

AXA Insurance UK plc is covered by the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the scheme in the unlikely event AXA Insurance UK plc cannot meet our 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 or by calling 0800 678 1100.

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www.axa.co.uk

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