

What's included with AXA Landlord Insurance?

Everything you need to know is right here

With AXA Landlord Insurance, you get the core protection you need (including buildings insurance and property owners' liability) as standard. And to make sure you get landlord insurance that suits your requirements, you can tailor your cover with a range of optional extras.

Policy benefits

As standard, you'll get:

- ✓ **Property owners' liability cover (up to £10 million)** – protects you against third-party claims – for example, if someone injures themselves on your property
- ✓ **Buildings insurance** – covers the cost of repairing or rebuilding your property if it's accidentally damaged or destroyed
- ✓ **Cover for up to 10 properties in one policy** – add up to 10 properties when you get a quote online
- ✓ **Cover to re-house your tenants in alternative accommodation** – if your property can't be accessed or lived in due to damage, and your tenants don't already have this cover under their own insurance, we'll look to re-house them in the event of a valid claim
- ✓ **Cables and underground pipes cover** – we'll pay you for the costs incurred following damage to pipes or cables, including essential utilities such as electricity, gas and water
- ✓ **Subsidence, ground heave and landslip cover** – land shifts under your property can cause considerable structural damage, but with this cover (which is a requirement of some mortgages), we've got you covered

Optional extras

Add any of the following cover options when you get a quote:

- ✓ **Accidental damage cover** – protects your property's structure, floors and fittings, so it'll not only protect you if your tenant accidentally spills wine on your carpet, but also against things like water entering into your property if your roof leaks unexpectedly
- ✓ **Loss of rental income** – many landlords rely on their rental income to make mortgage payments and cover costs, so if your property can't be lived in as a result of fire, flooding or major damage, you'll be able to claim back loss of rent
- ✓ **Contents cover** – get up to £75,000 contents cover to protect any furnishings and appliances that belong to you – like, beds, televisions and white goods

✓ **Employers' liability insurance** – if you employ someone to work on your property (like a gardener or a handyman) you're required by law to have employers' liability cover, which protects you against compensation claims for injury, illness or disease