Landlord Insurance

We're making changes to your policy as you renew.



Welcome to your AXA Landlord renewal

The sections of your policy that have been amended are outlined within this document. We would strongly urge you to read your new policy document. If you require a printed copy of your policy document, please contact your Broker.

Policy section	Summary of changes
General Definitions	The below definitions have been added: ■ **Flood** - A sudden and rapid build-up of water on the ground level which comes from an external source and/or an extremely heavy or persistent downpour of rain causing a temporary covering of land ■ **Storm** - A violent atmospheric disturbance, characterised by strong winds and which can be accompanied by precipitation, thunder and lightning ■ **Subsidence** - Downward movement of the site on which the buildings stand by a cause other than the weight of the buildings themselves The below definitions have been updated: **Buildings** **a.** Domestic greenhouses, domestic garages, outbuildings, tennis hard courts, swimming pools, fixed hot tubs or jacuzzis, terraces, patios, drives, footpaths, walls, gates, fences, hedges, decking, solar panels, domestic wind turbines (up to €1,000 each), air source heat pumps, geothermal heating, electric vehicle charging points, domestic oil and gas tanks, and septic tanks, all within the boundaries of the land belonging to the home **Outbuildings** Domestic outbuildings situated within the boundaries of the home insured that are solely used for domestic purposes and were not designed for or have never been used for commercial, business or agricultural use. These buildings which do not form part of the main building of the home include: ■ a detached garage, ■ a garden shed, ■ a detached boiler house, ■ a green house

<table>
<tr><th>Policy section</th><th>Summary of changes</th></tr>
<tr><td>No-claims discount</td><td>If you do not claim during the current period of insurance, we will discount your renewal premium, up to a maximum of 3 years. The scale below has been added to aid your understanding.

<table><tr><th>Number of years claim free (own home insurance)</th><th>Percentage discount allowed</th></tr><tr><td>0 (if previous claims)</td><td>0%</td></tr><tr><td>1</td><td>10%</td></tr><tr><td>2</td><td>15%</td></tr><tr><td>3</td><td>30%</td></tr></table>
Please note this change is in line with your current discount.</td></tr>
<tr><td>General Exclusions

13. Faulty Workmanship</td><td>This is a new exclusion. It was previously excluded under certain sections of the policy, but now applies as a general exclusion to the whole policy.

We will not cover loss or damage arising from faulty workmanship, faulty design or using faulty materials</td></tr>
<tr><td>General Conditions

5. Claims</td><td>The existing wording has been updated to include the underlined text.

a. Reporting a claim
ii. If the loss or damage involves theft, attempted theft or malicious damage, you must tell the Garda Siochana or relevant police authority immediately</td></tr>
<tr><td>Section A: Insurance for your buildings

3. Storm or flood</td><td>To aid understanding of this peril the name is now updated to include weight of snow</td></tr>
<tr><td>Section A: Insurance for your buildings

3. Storm, flood or weight of snow - What's not covered</td><td>The exclusion below has been updated to include the underlined text.

We will not cover loss or damage:

c. to gates, hedges, trees and fences</td></tr>
<tr><td>Section A: Insurance for your buildings

17. Replacing locks - What's covered</td><td>The limit is increased from €750 to €1,000</td></tr>
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Policy section	Summary of changes
Section A: Insurance for your buildings 20. Emergency entries - What's covered	The existing wording has been updated to include: We will also pay for loss or damage to gardens (this includes lawns, trees, shrubs, plants, hedges) caused when the fire brigade, the Garda Siochana or the ambulance service have to attend the home because of an emergency to you The limit is increased from €1,200 to €1,500
Section A: Insurance for your buildings 21. Electric vehicle charging points	This is new cover. **What's covered:** We will cover accidental damage to your electric vehicle charging point where installed within the boundaries of your home. We will not pay more than €2,000 for any one claim under the policy. **What's not covered:** We will not cover loss or damage: **a.** as a result of electrical breakdown; **b.** covered by a manufacturer, supplier, installer or repairer guarantee or warranty; **c.** to charging points installed for commercial use; or **d.** to any accessories required for use including but not limited to electric vehicle charging leads
Section A: Insurance for your buildings 22. Energy efficiency benefit	This is new cover. **What's covered:** If there has been loss or damage which is covered under Section A - Insurance for your buildings, and the claim under this section is expected to settle for €50,000 or more, we may offer you an additional payment of up to €10,000 towards improving the energy efficiency of your home. To avail of this benefit, you will need to: ■ Apply for a grant from the SEAI (Sustainability Energy Authority of Ireland) for the improvement you would like to install at your home. ■ Once the SEAI grant has been paid to you, you will need to provide us with documentary evidence of this along with the detail of the works completed. Once received and validated, we will then issue the additional payment up to €10,000.

Policy section	Summary of changes
	What is not covered This benefit does not apply: ■ If there is no application for a grant or if the grant has not been approved and paid to you; ■ To any associated costs or professional fees in preparation of any SEAI grant application; ■ If any claim on your policy under Section A - Insurance for your buildings is already settled or settled below €50,000; ■ If there is a total loss of the buildings* or ■ For all SEAI energy upgrades that are fully funded by the SEAI. * In an event of a total loss, your home has to be rebuilt in line with the current building regulations which will include some of the improvements provided by SEAI grant.
Section B: Landlords contents 15. Accidental damage to landlords contents - What's not covered	The exclusion below has been updated to include the underlined text. We will not cover accidental damage or loss: **c.** caused by weather (other than storm, flood or weight of snow), fungus, wet or dry rot, damp, frost, scratching, chipping or denting, corrosion, action of light, manufacturing faults, vermin or insects
Section A: Insurance for your buildings and Section B: Landlords contents 7. Subsidence - What's not covered	The exclusions below have been updated to include the underlined text. **Buildings** **a.** arising from faulty or inadequate drains or drainage systems, or inadequate foundations; **c.** to domestic outbuildings, swimming pools, terraces, patios, drives, paths, service tanks, sewers, gates, fences, hedges, tennis courts or walls unless the home is damaged at the same time and by the same cause; (buildings section only) **d.** caused by structural alterations, demolition, repairs or extensions to the home, including the use of heavy machinery or drilling equipment **Contents** **a.** arising from faulty or inadequate drains or drainage systems, or inadequate foundations; **c.** caused by structural alterations, demolition, repairs or extensions to the home, including the use of heavy machinery or drilling equipment

Policy section	Summary of changes
Section A: Insurance for your buildings and Section B: Landlords contents 8. Theft and attempted theft - What's not covered	The exclusions below have been updated to include the underlined text. **Buildings** **b.** while the building is lent, let or sublet, accommodating paying guests or shared, unless force and violence are used to gain entry or exit from the home **Contents** 2. **b.** loss of or damage to contents in the home if any part is lent, let or sublet, accommodating paying guests or lived in by anyone but you
Section A: Insurance for your buildings and Section B: Landlords contents 11. Oil leaking from a fixed oil-fired heating installation including smoke damage due to a faulty oil-fired heating installation - What's not covered	The exclusions below have been updated to include the underlined text. We will not cover loss or damage: **a.** caused by pollution or oil spillage if you hire any experts or contractors without our permission, other than those carrying out emergency work, up to a limit of €5,000. We will have to agree to you hiring these experts or contractors, and we have the right to choose experts from our own panel; **b.** to the part or appliance from which the oil leaked; or **c.** while the home has been unoccupied or unfurnished for 40 days in a row or more. We will address any loss or damage by carefully considering the specific situation and the associated risks (i.e. using a risk based approach). This approach ensures our actions are in line with current industry standards and are appropriate to your circumstances
Section F: Legal protection	This is new standard policy cover added. The following covers are included: 1. Employment disputes 2. Contract disputes 3. Bodily Injury 4. Property protection 5. Tax protection 6. Jury service 7. Legal defence 8. Identity theft protection Please refer to the policy booklet for full details of cover included.



We're here to help.

If you have questions,
phone your Broker

For help with claims, ring us on

0818 7 365 24

(From outside ROI 003531 8583200)

Find out more on axa.ie

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