



redefining / standards

Date of this letter  
29/11/2022

Mr Jeremy Hartnell  
Monks Rest  
Hillside Road  
Pinner  
Middlesex  
HA5 3YJ

## Your Axa Buy To let Home Insurance

### Renewal Invitation

Dear Mr Hartnell


Your policy is due for renewal on 27 December 2022 and we are pleased to enclose your renewal documents. Based on the information provided, your premium is shown in the table below.

### Your Renewal premium

Buy To Let Home Insurance Premium	£687.54
Insurance Premium Tax (IPT) at the current rate	£82.50
<b>Total annual amount payable</b>	<b>£770.04</b>

 **0330 024 6883**

 **0117 317 0963**

 **AXA Insurance  
Customer Services  
PO Box 7072  
Willenhall  
WV1 9ZU**

*Please use the policy number  
when contacting us.*

### What's enclosed

- A Summary of your renewal
- Your renewal schedule
- Insurance Product
- Information Document
- Your Demands and needs document

If you pay by instalments you will be advised separately about any change to your payments including any interest that may apply.

## Last year's premium\*

Buy To Let Home Insurance Renewal Premium	£1,417.65
Insurance Premium Tax (IPT) at the current rate	£170.12
<b>Total annual amount payable</b>	<b>£1,587.77</b>

\*This is a like-for-like comparison, based on the details and cover you have now.

Please check your cover to make sure it's right for you and all your details are correct. You have been with us a number of years. You may be able to get the insurance cover you want at a better price if you shop around. Of course, you're free to shop around, but please keep in mind that not all insurance providers offer the same features and benefits. Always make sure you're fully covered.

## What you need to do next

### If you pay annually:

Contact us to confirm acceptance of the renewal invitation and pay the premium.

### About your automatic renewal:

At the moment, your policy is set to renew automatically. As long as all the information is correct, you'll continue to be insured by us. If you pay annually you will need to call us on 0345 602 1203 to pay by credit or debit card, or alternatively if you wish to pay by cheque, please make it payable to AXA Insurance quoting the reference 3101204 HB 695020120 and send it to: AXA Insurance, AXA House, Finance Operations, 4 The Parklands, Lostock, Bolton, BL6 4SD.

### Checking your cover:

Please check the cover levels and sums insured are adequate for your needs. If you want to make any changes to your cover please contact us on 0330 024 6883.

## Changes in your circumstances

- Change of address
  - Structural alteration to your home
  - If you or your family intend to let or sublet your home
  - If you or your family intend to use your home for any reason other than private residential purposes
  - If your home will be unoccupied
  - If your property is no longer occupied solely by you or your family
- If you or your family have been declared bankrupt or been subject to bankruptcy proceedings
- If you or your family have received a police caution for or been convicted of or charged with any offence other than driving offences

We will then tell you if there will be any change to your insurance premium or any change in the terms of your policy.

You must ensure that you provide us with accurate and complete information when asked questions about the changes in your circumstances.

## Important information

It is essential that you read your renewal invitation to check if changes have been made to the following:

- Your excesses - including the excess for subsidence, heave and landslip claims
- The endorsements that are applicable to your policy

If security and/or alarm requirements have not previously applied and are added from renewal, you have 30 days from your renewal date to comply with the requirements for cover to apply for theft, attempted theft, malicious damage and vandalism at your home. Please let us know if you are having difficulty complying within the 30 days.

## Changes to your policy

### Data Protection Notice

You may be aware that the European Union has introduced a new Regulation from 25th May 2018, known as the General Data Protection Regulation (GDPR), which applies to every organisation handling personal data.

Under the new regulation, your rights as a customer have been updated and expanded. We have updated our privacy policy to explain these rights as well as other changes required by the regulation.

View our privacy policy online at [www.axa.co.uk/privacy-policy](http://www.axa.co.uk/privacy-policy) to find out all about your rights, the information we collect on you and why. If you do not have access to the internet please contact us and we will send you a printed copy.

### Family Legal Protection

This change applies to all policies renewed from 1st January 2019.

Family legal protection insurance is an optional extra. This only applies to those who purchased this optional extra.

Family legal protection insurance is now underwritten by AmTrust Europe Limited. Registered office: 10th Floor Market Square House, St James's Street, Nottingham, NG1 6FG. Registered number 1229676. AmTrust Europe Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, financial services number: 202189.

Family legal protection insurance cover and policy limits will not be affected and will remain the same.

Arc Legal Assistance Limited will continue to administer this insurance.

### Please note

Upon your request, we can send you a copy of the new policy wording.

## Your renewal schedule

### Your details

<b>Policyholder</b>	Mr Jeremy Hartnell
<b>Address of home covered by this policy</b>	Basement Flat, 42 Malden Road London NW5 3HG

### Important phone numbers

Buildings and Worldwide contents claims	0330 024 6842
Domestic helpline and Home assistance claims	0870 646 4952
Legal helpline, Legal expenses and Tenancy Disputes and rent guarantee	0330 024 8694

*Tenancy disputes and rent guarantee and Home assistance are optional covers.*

*Please check your schedule to confirm whether cover is included.*

### Buildings cover

Cover type	Sum insured
Standard	£452,214

#### Excesses

Standard Excess	£100
Voluntary excess (in addition to the standard excess)	£250
Excess for Subsidence, heave and landslip claims	£1,000

Other excesses may apply by endorsement, please Refer to the endorsement section

*An excess is the amount you must pay as the first part of each and every claim made under this section*

### Important Information

● Please retain this schedule as it is your confirmation of the cover in place

If you need to make a claim our lines are open:

- Monday to Friday: 8am to 8pm
- Saturday: 9am to 5pm
- Sunday: Closed

In an emergency our domestic helpline is available 24 hours a day, 365 days a year.

● Sections that show **not insured** have not been included in your policy. If you would like to change your insurance cover, please contact us.

● Your **buildings sum insured** must be enough to cover the full rebuilding cost of your buildings if they were completely destroyed. If you make a claim and the sum insured for buildings is not enough we will only be able to settle claims at the percentage you are insured for. For example if the buildings sum insured only represents 70% of the full rebuilding cost then we will not pay more than 70% of your claim.



## Landlord's contents cover

Cover type	Sum insured
Contents cover	Not insured

### Excesses

Standard Excess	£100
Voluntary excess (in addition to the standard excess)	£0

Other excesses may apply by endorsement, please refer to the endorsement section

*An excess is the amount you must pay as the first part of each and every claim made under this section*

## Employer's liability, Legal expenses, Tenancy disputes and rent guarantee and Home assistance

### Cover Type

Employer's liability	Insured
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### Cover Type

Legal expenses	Insured
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### Cover Type

Tenancy disputes and rent guarantee	Not Insured
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### Cover Type

Home Assistance	Not Insured
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## Endorsements that apply to this policy

### E250 – Escape of Water Excess

The standard excess for Buildings and Contents is increased to £250 for any claims for Escape of Water from:

A fixed:

Water installation

Drainage installation

Heating installation

A washing machine dishwasher waterbed refrigerator or deep freeze cabinet

This excess applies in addition to any voluntary or imposed excess shown on the policy schedule.

●Your **contents sum insured** must be enough to cover the full replacement cost of all your contents as new. If you make a claim and the sum insured for contents is not enough we will only be able to settle claims at the percentage you are insured for. For example if the contents sum insured only represents 70% of the full replacement value then we will not pay more than 70% of your claim.

●**Valuables** are jewellery (including costume jewellery) watches and fine art antiques and collectables.

●**Fine art antiques and collectables** are works of art including pictures paintings drawings etchings photographs prints manuscripts tapestries rugs porcelain glass sculptures statues collections of stamps coins and medals and articles of gold silver or other precious metals. This does not include antique furniture books jewellery furs and guns.