



Issued by



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Be Life Confident

Release

Property Owners Insurance



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March 2008

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What do I need?

We protect your investment against a wide range of misfortunes including fire, storm, flood or a break-in.

An AXA Release policy covering buildings and contents will provide cover for public liability claims made against you as home owner/occupier as well as actions brought by domestic employees.

What are the standard features of Release?

- We reward careful landlords with low rates and no claims discounts.
- 10% FREE cover on top of your building sum insured to allow for architects, surveyors fees etc.
- Loss of rent receivable up to 20% of the building sum insured
- We provide a 24 hour help line which gives valuable advice and assistance following, for example, a burst pipe.
- We also adjust your sum insured to provide a measure of protection against cost of living increases.
- You can pay your premium over monthly instalments (APR 17.04%, variable).
This rate may vary if first repayments are made at intervals other than 30 days from the date of the agreement.

What is not covered?

Your cover and any exclusions which may apply all depend on the type of insurance you wish to arrange. Please remember, an insurance policy is not a maintenance contract. Normal wear and tear is not covered. You are also responsible for the first £50 of a claim (except for subsidence where you are responsible for a higher amount).

What about the cost?

Your premium depends on the location and the value of your property and the type of cover you require.

Important information for investment property owners

For your protection we would also like to draw your attention to some of your responsibilities under your policy -

- You must ensure your sums insured on buildings and contents represent the full cost of replacement. If you are under insured this will reduce any claims settlement
- If your property is unoccupied for 40 consecutive days (or longer) you must drain the water system and switch off the electricity. You must also arrange for inspection every 7 days to check for loss or damage. You must tell us if your property becomes unoccupied.

Any Questions?

This document outlines the many ways in which Release can help you. It does not form part of the policy. As such, it does not describe all of the benefits available, nor does it show all of the limits and exclusions. Our policy document clearly sets out what is and is not covered. A specimen policy is available on request. We welcome any queries which you may have. Please put these to your local insurance broker or your AXA Insurance branch.