



Residential Let & Buy To Let Comparison Chart

Landlords Buildings Insurance	AXA Buy to Let	AXA Residential Let
Buildings Cover	Optional	Optional
Minimum Sum Insured	£50,000	N/A
Maximum Sum Insured	£1,000,000	£1,000,000
Maximum Bedrooms	4	4
Buildings AD	Optional	Optional
Trace and Access	£5,000	£5,000
Architects Fees	Yes	Yes
Loss of Rent	20% of buildings Si	£200,000
Alternative Accommodation	20% of buildings Si	£200,000
Glass/Sanitary Breakage	Yes	With optional AD cover
Theft Damage by Tenants	Standard	£5,000 with optional AD cover
Malicious Damage by Tenants	Standard	£5,000 with optional AD cover
Emergency Access Gardens	£1,000	£1,000
Lock Replacement	Standard	Standard
Loss of Keys	£1,000	£500
Loss of Oil	£500	£500 with optional AD cover
Loss of Metered Water	£2,500	£1,000 with optional AD cover
EOW Excess	£500	£400
Unoccupancy Period	60 days	45 days
Property Owners Liability	£2,000,000, Defective premises – Yes	£2,000,000, Defective premises – Yes
Buildings Excess	£100	£250
Subsidence Excess	£1,000 or £2,500	£1,000 or £2,500
Landlords Contents Insurance	AXA Buy to Let	AXA Residential Let
Landlords Contents	Optional	Optional
Contents Minimum Sum Insured	£5,000	£5,000
Contents Maximum Sum Insured	£60,000	£60,000
Contents AD	Optional	Optional
Mirror/Fixed Glass AD	Standard	With optional AD cover
TV/Video AD	Standard	With optional AD cover
Contents in Outbuildings	£1,000	£500
Theft from Outbuildings	£1,000	£500
Contents in the Open	£250	No
Temporary Removal	No	No
Employers Liability	Standard	With optional AD cover
Contents Excess	£100	£250
EOW Excess	£500	£400
Additional Covers	AXA Buy to Let	AXA Residential Let
Legal Expenses Cover	Standard	No cover
Legal Expenses Limit	£50,000	No cover
Legal Expenses Excess	Nil	N/A