

Summary of Cover

TENANTS CONTENTS INSURANCE

including Accidental Damage Cover

A contents insurance package designed for tenants. Discount Insurance offers you comprehensive standard cover plus optional extras.

Inflation Protection

We take away the burden of keeping your contents sum insured in line with inflation - we use recognised price indices to amend your sum insured to reflect inflation.

Expert Claims Management

We take on the burden of negotiating with third parties on **your** behalf.

Spreading Your Cost

You can take up the option to pay **your** annual premium by monthly direct debit - helping you to manage **your** cash flow. This will normally be provided by an independent third-party Premium Finance Company and there may be a charge associated with this. Please speak to **your** insurance Adviser for details.

POLICY SUMMARY

This document is a summary of the insurance cover provided by Contents Insurance product and, as such, it does not contain the full terms and conditions of **your** insurance. **You** can find the full terms and conditions of the product in the **policy** document.

This summary is provided to **you** for information purposes only and does not form part of your insurance contract. Please refer to **your policy certificate** for full details of **your** cover.

The maximum amount **we** will pay is the sum insured or limit shown within **your policy** wording or on the **policy certificate**.

Cover is automatically added for personal accident. Accidental damage and personal possessions may also be included. **Your policy certificate** will show if **you** selected these options.

Sums Insured

Correct values at risk must be advised to **us**. If the sums insured **you** request are not adequate, this may jeopardise **your** claim or cover.

Policy Duration

This is an annually renewable **policy**.

FEATURES AND BENEFITS

Contents Standard Cover

- Limits of £1,000 for any one valuable (all individual valuables of £500 or over must be noted on the **certificate**) and one third of the contents sum insured for any one claim for total valuables as defined in the policy wording;
- Loss or damage to landlord fixtures and fittings up to £2,500;
- Your policy certificate** will show the revised limits if these have been increased;
- Loss or damage caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water (e.g. from burst pipes or tanks) or oil, malicious persons, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes. (Causes 1 - 11 in the **policy** wording);
- Accidental breakage of or damage to fixed glass in furniture, mirrors, hobs and home entertainment equipment (including satellite dishes up to £500);
- Accidental loss of metered water and oil up to £250;
- Alternative accommodation up to a maximum of 20% of the sum insured;
- Loss or damage to frozen food due to a change in temperature or contamination by refrigerant fumes up to £250;
- Liability for **domestic** employees up to £10,000,000;
- Public liability insurance up to £2,000,000.

Personal Possessions

- Loss or damage to personal possessions elsewhere in Europe and anywhere in the world for up to 60 days.

Significant or Unusual Exclusions or Limitations applying to all sections

- The standard **excesses** and any increased amount **you** have agreed to pay shown within **your policy** wording or on the **policy certificate**;
- Watercraft (e.g. windsurfers and sailboards) and mechanically propelled vehicles (e.g. quad bikes and motorcycles) and any liability arising from them;
- Contents used for and liability arising from business purposes.

General Exclusions applying to all sections

- Riot or civil commotion outside of the United Kingdom, the Isle of Man or the Channel Islands, confiscation or sonic bangs, radioactive contamination, war risks, terrorism, reduction in market value, date change, pollution and contamination;
- Loss or damage caused by chewing, scratching, tearing or fouling by domestic animals;

- Damage caused by any gradually operating cause;
- Damage caused (whilst being carried) to audio or visual equipment which is designed to be portable;
- Loss or damage to valuables, money, plants or trees left in the open at the insured property;
- This insurance does not cover loss, damage or liability caused through or as a result of illegal activities;
- Loss or damage if the property is not maintained well or is not in a good state of repair;
- Loss or damage occurring after the insured property has been **unoccupied** or **unfurnished** (see full definitions within the **policy** wording) for 30 consecutive days or more.

Additional exclusions under Personal Possessions

- Theft from an unattended motor vehicle unless the personal possessions are concealed from view and the vehicle is locked;
- Theft from an unlocked hotel room.

Other terms and conditions may apply, dependent on circumstance.

Your Cancellation Rights

You are entitled to cancel **your** insurance **policy** at any stage during the **policy** term. **You** are entitled to a period of 14 days, from inception, in which to consider the content of **your** insurance **policy**, and the extent of the cover therein. Cancellation of **your policy** within 14 days is therefore subject to a full refund. Provided that there have been:

- No claims made under the **policy** for which we have made a payment;
- No claims made under the **policy** which are still under consideration;
- No incident likely to give rise to a claim but is yet to be reported to us.

Cancellation after 14 days will be subject to the normal terms and conditions of the **policy** wording, and will be refunded pro-rata, less 15% of the total cost of the insurance cover.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current period of insurance, no refund for the unexpired portion of the premium will be given. Please refer to the policy wording for full cancellation details.

CLAIM NOTIFICATION

In the event that **you** need to make a claim under **your policy**, **you** should telephone the Discount Insurance claims line on 0208 847 8007. Claims must be submitted within 30 days of the incident. **We** will inform the insurer, without any unnecessary delay, and notify **you** of any request for information **we** receive from **your** insurer.

Where theft/attempted theft, malicious damage or fire has occurred, the police must be notified immediately - incidents involving personal possessions must be reported with 24 hours.

MAKING YOURSELF HEARD

Any complaint **you** may have should in the first instance be addressed to **your** insurance adviser, then claim office or helpline as applicable. If **you** are not satisfied with the way in which **your** complaint has been dealt with, **you** should write to Discount Insurance Customer Services department.

If the complaint is still not resolved, **you** can approach the Financial Ombudsman Service. The Ombudsman will only consider complaints if:

- We** have provided **you** with written confirmation that **our** internal complaints procedure has been exhausted;
- Your** business has a turnover of less than £1,000,000;
- Referral to the Financial Ombudsman will not affect **your** right to take legal action;
- Full details of addresses and contact numbers can be found within the **policy** wording.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Royal & Sun Alliance Insurance plc and Home and Travel Limited are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation should we be unable to meet our obligations. Under the scheme:

- Compulsory insurance is covered in full
- Non compulsory insurance is protected in full for the first £2,000 and 90% of any amount above the threshold.

You may contact the FSCS on 0800 678 1100 or full information are available at www.fscs.org.uk

FINANCIAL SERVICES AUTHORITY REGULATION

Home and Travel Ltd, RGA Underwriting Ltd, Royal & Sun Alliance Insurance plc, Allianz Insurance plc and Groupama Insurance Company Limited are authorised and regulated by the Financial Services Authority (FSA). This can be checked on the FSA's website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

For further details about this cover, please contact the Quoteline on **0208 847 8000** or Freephone **0800 294 4522**.

Alternatively you can buy online at **www.discountinsurance.co.uk**