



## Summary of Cover

# Tenants Liability and Contents Insurance

This document provides a guide to the cover provided. It is however only a summary of the terms of cover and does not contain full details of the insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. You should refer to your own policy document, your policy schedule (which indicates operative sections) and any endorsements which apply to your own policy for full details of your cover.

Ageas Insurance Limited provides this insurance.

Type of Insurance	- Tenants Liability and Contents Insurance
Period of Cover	- 12 months
Law Applicable to the policy	- In the absence of anything to the contrary the Law of England and Wales will apply

## SECTION 1 - TENANTS LIABILITY

### SIGNIFICANT FEATURES AND BENEFITS

- We** will pay up to the sum insured any amount which **you** become legally liable to pay as a tenant, under a **tenancy agreement** for
  - Accidental Damage** to the **home**, its fixtures, fittings, fixed glass in windows, doors, fanlights, solar panels, skylights, fixed sanitary ware, fixed ceramic hobs and your landlord's furniture and furnishings.
  - The cost of repair following **accidental damage** by external means to cables, underground pipes or underground tanks all servicing the **home**.
  - Loss or damage to fixed water pipes and tanks caused by internal stress due to freezing, overheating or excessive water pressure.
  - Replacement of locks if your keys are stolen or lost.

#### Exclusions or limitations

- The excess shown in the certificate
- Any amount in excess of £2,500
- Damage resulting from corrosion, or normal wear and tear or gradually operating cause
- Loss or damage caused by chewing, scratching, tearing or fouling by your domestic pets.
- Loss or damage if the property is lent or sub-let.
- Replacement of locks up to £1,000.

## SECTION 2 - CONTENTS (WITHIN YOUR HOME)

### SIGNIFICANT FEATURES AND BENEFITS

- Covers household goods, **valuables** and belongings including **money** up to £750 and **credit cards** up to £1,000 within **your home** against loss or damage caused by fire, smoke, explosion, lightning, theft, earthquake, subsidence, heave, landslide, storm, flood, riot, malicious acts, impact with the building, escape of water from fixed water drainage and heating systems, escape of oil from pipes and tanks, falling trees or branches, falling aerials or satellite equipment.

#### Exclusions or Limitations

- Loss or damage after the **buildings** have been left **unoccupied** for more than 60 consecutive days or left **unfurnished** is excluded;
- Malicious Acts, theft or attempted theft by you, **your** family, paying guests or tenants is excluded;
- We** deduct an amount for wear and tear for clothing, household linen and **pedal cycles**;
- We** do not pay for the cost of replacing any undamaged items forming part of a set, pair, suite or other article of a uniform nature, design or colour.

- Valuables** limits within the Home.

#### Exclusions or Limitations

- Up to 40% of the **contents** sum insured
- Up to £2,500 per item unless specified
- The maximum amount **we** will pay following theft of jewellery or watches from the **home** is £5,000 unless stolen from a fixed locked safe.

- Temporary removal of **contents**, including **contents** in student accommodation.

#### Exclusions or Limitations

- Up to 20% of the **contents** sum insured;
- Up to £5,000 for **contents** in university halls of residence or student accommodation;
- £100 **excess** for **contents** in university halls of residence or student accommodation applies.

- Rent and Alternative Accommodation - if **your home** is uninhabitable as a result of loss or damage covered by this policy.

#### Exclusions or Limitations

- Maximum of up to 12 months rent **You** are responsible for paying as occupier until the **home** is habitable again.

- Deep Freezer **contents**.

#### Exclusions or Limitations

- We** will not pay for any loss if the freezer is more than 10 years old.
- Loss due to the deliberate act of the supply authority is excluded.
- Any amount in excess of £250.

- Accidental damage cover for Mirrors and Glass.

#### Exclusions or Limitations

- Damage to ceramic hobs fixed to and forming part of the Home.

- Accidental damage cover for audio and audio visual equipment and computer equipment is included.

#### Exclusions or Limitations

- Damage to records, tapes, discs or computer software is excluded;
- Damage caused by cleaning, fitting repair, adjustment or dismantling of apparatus is excluded.

- Contents** in the garden.

#### Exclusions or Limitations

- Up to £1,000;
- Damage to flowers, plants, shrubs, trees and any growing matter is excluded unless in pots or containers.

- Loss of oil and metered water.

#### Exclusions or Limitations

- Up to £1,500;
- Accidental Loss of metered water costs recovered from the responsible water authority.

- Reinstatement of title deeds.

#### Exclusions or Limitations

- Up to £2,500.

11. Fatal accident.

**Exclusions or Limitations**

- Up to £5,000.

12. Household Removals – covers accidental damage to **contents** whilst in transit by Professional Removal Contractors from the **home** to **your** new permanent Home.

**Exclusions or Limitations**

- **Valuables** and **money**;
- Damage to articles of a brittle nature unless packed by professional packers.

13. Shopping in Transit – covers loss or damage to food or domestic purchases whilst being transported from the shops to **your** Home.

**Exclusions or Limitations**

- Up to £250;
- Excludes theft from unattended road vehicles unless in a locked luggage boot, concealed luggage compartment or glove compartment following forcible entry to a securely locked vehicle.

14. Audio or Visual Downloads – covers loss or damage to legally downloaded audio or visual files.

**Exclusions or Limitations**

- Up to £2,500.

15. Weddings, birthdays and Christmas – the **contents** sum insured is temporarily increased for these occasions.

**Exclusions or Limitations**

- Any amount exceeding 10% of the **contents** limit.

16. Visitors **personal effects** whilst in **your** Home.

**Exclusions or Limitations**

- Up to £2,500.

17. Office equipment and office furniture used by **you** or **your family** for clerical business or professional purposes whilst in **your** Home.

**Exclusions or Limitations**

- Up to £5,000.

18. Personal Liability - covers **you** against liability for damage or injury caused to a third party.

**Exclusions or Limitations**

- Up to £2,000,000;
- Loss arising from the carrying out of any profession, business or employment is excluded;
- Liability arising from any mechanically assisted vehicles is excluded;
- Liability arising directly or indirectly from the charging of any electric vehicle that is not situated within the boundary of the home.

19. Legal liability arising from accidents to Domestic Employees.

**Exclusions or Limitations**

- Up to £10,000,000;
- Liability arising from any business or Profession is excluded.

20. **Excess.**

**Exclusions or Limitations**

- Standard £100 compulsory policy **excess** applies;

For further details please refer to Policy Section 2 - Contents and policy certificate.

## SECTION 3 - EXTRA PROTECTION (FOR COVER OUTSIDE THE HOME)

### SIGNIFICANT FEATURES AND BENEFITS

1. Covers **your personal effects** outside **your home** within the United Kingdom and up to 60 days anywhere in the world up to the limit shown in the policy schedule.

**Exclusions or Limitations**

- £1,500 single article limit;
- £750 personal **money** limit;
- £1,000 **credit cards** limit;
- Excludes loss or damage to sports equipment whilst in use;
- Excludes theft of unattended **pedal cycles** unless in a locked **building** or attached by a security device to a permanently fixed structure;
- Excludes equipment used for winter and water sports and camping;
- Excludes theft from unattended road vehicles unless in a locked luggage boot, concealed luggage compartment or locked glove compartment following forcible or violent entry or exit;
- Excludes loss or damage caused by domestic pets.

2. **Excess.**

**Exclusions or Limitations**

- Standard compulsory £100 policy **excess** applies.

For further details please refer to Policy Section 3 - Extra Protection and policy certificate.

## SECTION 4 - FAMILY LEGAL EXPENSES

Some important facts about **your Family** Legal Expenses insurance policy are summarised below. This summary does not describe all the terms and conditions of **your** policy, so please take time to read the policy document to make sure **you** understand the cover it provides.

**Your** legal expenses cover is valid for the same duration as the household cover with which it is offered, and meets the needs of individuals seeking cover for legal expenses incurred in the specific areas summarised below.

**Your** legal expenses cover applies to **you**, **your** spouse and other **family** members who permanently reside with **you** at the property covered.

### SIGNIFICANT FEATURES AND BENEFITS

Cover offered	Policy section
1. Legal Expenses of up to £50,000 per claim are covered.	All
Legal Helpline 24/7.	
2. Legal costs to pursue: Contract claims against a person / organisation providing defective goods or services.	Consumer Pursuit
3. Legal costs to pursue: Personal injury claims against the responsible person / organisation.	Personal Injury
4. Legal costs to pursue: Actions for nuisance or trespass relating to the home.	Property Infringement
5. Legal costs to pursue: Actions against parties causing physical damage to the home.	Property Damage
6. Legal costs to defend: Contract claims brought by a person to whom private goods have been sold.	Consumer Defence

## SIGNIFICANT EXCLUSIONS OR LIMITATIONS

### Exclusions and Limitations

1. **This insurance covers the legal costs incurred by Arc Legal's panel solicitors. You are not covered for any other legal representative's costs unless court proceedings are started or a conflict of interest arises.**

**It is a key condition of this insurance that there must be reasonable prospects of success in taking legal action before a claim for legal costs will be accepted.**

For full details of policy exclusions please refer to the policy wording.

In summary there is no cover for:

- Claims which arise, or where proceedings are brought outside of the United Kingdom
- Costs incurred without **our** prior consent
- Claims arising from a dispute between persons insured under this policy
- Costs covered by another insurance policy
- Fines or penalties

**You will be responsible for the first £250 of legal expenses for any claim under the Property Infringement policy section.**

Legal Helpline 24/7.

2. At least £250 plus VAT must be in dispute.	Consumer Pursuit
3. There is no cover for claims arising from an allegation of clinical or medical negligence or claims involving a motor <b>vehicle</b> owned or driven by <b>you</b> .	Personal Injury
4. The nuisance or trespass must have occurred at least 180 days after this cover or equivalent continuous cover started.	Property Infringement
5. There is no cover for claims in respect of works undertaken or to be undertaken by or under the order of any government or public or local authority.	Property Damage
6. At least £250 plus VAT must be in dispute.	Consumer Defence

### Cancellation rights (cooling off period)

Within 14 days of receipt of insurance documentation **you** may cancel this policy if it does not meet **your** needs. Subject to **your** insurance advisor receiving **your** written advice of this, they will issue a full return of premium, the policy will be regarded as not having been taken up by **you** and will be cancelled from inception.

### To make a claim under Section 4

As soon as **you** have a legal problem that **you** may require assistance with under this insurance **you** should telephone the legal advice line on **0344 770 1040** and quote **Discount Insurance Family Legal Expenses**.

## GENERAL EXCLUSIONS (APPLYING TO THE WHOLE POLICY)

### SIGNIFICANT FEATURES AND BENEFITS

The policy excludes loss, damage, injury or liability arising from or relating to:

- Nuclear or radioactive incidents;
- Acts of war;
- Property obtained by deception;
- Pollution;
- Computer viruses or date recognition failures;
- Biological, chemical or nuclear **terrorism**;
- Wear and Tear or any gradually operating cause;
- Reduction in market value or costs not directly associated with the loss.

For further details please refer to General Policy Exclusions Section

**We** hope that **you** will be happy with **your** insurance policy. If, having examined it, **you** decide not to proceed, **you** have 14 days from the date **you** received **your** policy document to cancel the policy. To do this **you** should contact the intermediary or organisation that sold **you your** policy.

Providing **you** have not made a claim and as long as no incidents have arisen that could result in a claim under the policy, **we** will refund any premium **you** have paid.

If **you** wish to make a claim, please telephone 0370 2403093

### How to complain

**We** are committed to treating **our** customers fairly. However, **we** realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following list.

For complaints about claims, please phone 0800 161 5195 or email [claims.director@ageas.co.uk](mailto:claims.director@ageas.co.uk).

For complaints about policy administration and documents, please phone 0161 834 9888 or email [underwritingcustomerservice@ageas.co.uk](mailto:underwritingcustomerservice@ageas.co.uk).

If **you** are not happy with **our** final decision, **you** may be able to pass **your** complaint to the Financial Ombudsman Service.

More information is available from **us** or the Ombudsman.

### Financial Services Compensation Scheme

We, Ageas Insurance Limited, are covered by the Financial Services Compensation Scheme (FSCS). If **we** fail to carry out **our** responsibilities under this policy, **you** may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by phone on 0207 741 4100.

For further details about this cover, please refer to **your** agent, or contact the Quoteline on **0800 294 4522**, giving agent name and/or number