

## TENANT'S HOME POLICY SUMMARY

Should you have any queries about this cover please contact your broker who will be pleased to help you

1. Some important facts about your insurance 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.
2. This is a tenant's home contents insurance policy which covers you up to the sums insured for the contents specified in the policy schedule, including Accidental Damage cover as detailed in the policy if you have paid the additional premium.

Where a heading is underlined in these policy summary, full details can be found in your policy booklet under the same heading.

### 3. Significant Features and Benefits:

- Fire, Lightning, Explosion, Earthquake
- Aircraft or items dropped there from
- Storm, flood, weight of snow
- Escape of Water from Tanks or Pipes
- Escape of Oil
- Theft or attempted Theft
- Collision by animals or vehicles
- Riot, civil commotion or labour disturbance, malicious acts
- Subsidence, Landslip or Heave
- Accidental Damage to underground service supply pipes and cables
- Accidents to domestic staff Legal liability for bodily injury to domestic staff up to £2,000,000.
- Increased metered water charges resulting from escape of water due to an insured peril
- Legal liability to the public. Public liability insurance up to (£2,000,000).
- Valuables and personal possessions- *your schedule will show if this cover is in force* -Cover for loss or damage within the geographical limits shown in the schedule.
- Domestic freezer cover - Cover up to £250 for the cost of replacing food in your fridge or freezer if it is spoiled due to a change in temperature or contamination by refrigeration fumes.
- Pedal cycle cover – Cover up to £500 for the cost of repairing or replacing your pedal cycle (*your schedule will show if this cover is in force*)
- Mobile phone cover -Cover up to £300 for the cost of repairing or replacing your mobile phone (*your schedule will show if this cover is in force*)
- Laptop Cover- Cover up to £500 for the cost of repairing or replacing your Laptop (*your schedule will show if this cover is in force*)
- Damage to Landlords contents up to £2500 per claim
- Option for Accidental Damage to your own contents

### 4. Significant or Unusual Exclusions and Limitations:

- Storm, flood, weight of snow no cover for property left in the open.
- Theft or attempted theft from the home are excluded unless consequent on violent and forcible entry.
- Loss or damage as a result of illegal activities is not covered under this policy
- Subsidence excluding damage by coastal erosion or whilst buildings undergo any structural work.
- Accidental damage to contents in garages or outbuildings or if the home is sublet or lent; Valuables and personal possessions see schedule for geographical limits; except for: wear and tear; any items over £1000; sports equipment whilst in use; theft of jewellery from unattended baggage; mobile phones and computer equipment; any amount over £500 in total from theft from unoccupied vehicle.
- Cover is not available for tenants occupying bedsits or where the property is not self-contained.
- There is no cover for Landlord's contents if the property is rented furnished unless a copy of the landlord's inventory and tenancy agreement can be evidenced.
- If a maximum of four house sharers require contents cover they must all be on the same tenancy agreement and must all sign the proposal form.
- Unless otherwise stated, the standard excess is £50, or £250 for escape of water

5. **Policy Duration:** This is an annually renewable policy.

6. **Cancellation:** You are free to cancel this policy at any time.

8. **Claims:** In the event that you need to make a claim, please notify us at the following address:

Towergate Underwriting Claims, The Octagon, Middleborough, Colchester CO1 1TG

Or telephone our Claims Hotline on 01206 773540.

When contacting us, please have your policy number & details of the claim to hand to help us process the claim more efficiently. Please also have to hand the full address of the property at which the loss has occurred.