

Home Insurance

Insurance Product Information Document

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Product: Tenants Contents Insurance

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product can be found in your policy documentation.

What is this type of insurance?

Your contents insurance covers your contents and personal items within the property, i.e. the things you'd take with you if you moved house. This can also be considered as anything that would fall out of your house if you tipped it upside down. The Contents sum insured is shown on your certificate of insurance.



What Is Insured?

Contents

- ✓ Loss or damage to your contents by events such as fire, storm, flood, escape of water and theft covered up to your chosen contents sum insured.
- ✓ Total valuables in the home are covered in total up to 1/3 of the contents sum insured, with a single item limit of £1,250.
- ✓ You are covered for the cost of somewhere to stay and rent you have to pay, if your home can't be lived in following certain types of damage, up to 20% of the contents sum insured.
- ✓ Accidental breakage of mirrors, ceramic hobs in cookers, fixed glass in furniture and external glazing fixed to and forming part of your home.
- ✓ Accidental damage to televisions, dvd players, hi-fi systems and fixed computer equipment in your home.
- ✓ Replacement locks cover up to £500 following loss or theft of keys.
- ✓ Third party liability cover up to £2,500,000.
- ✓ Tenants liability, up to 20% of the contents sum insured.
- ✓ Tenants improvements such as internal fixtures installed by you, covered up to 20% of the contents sum insured.
- ✓ Students possessions temporarily removed cover up to £2,500.
- ✓ Accidental loss of metered water or oil cover up to £1,000.
- ✓ Money in the home cover up to £250.
- ✓ Freezer contents spoilt by an accidental change in temperature or contamination from refrigerant up to your chosen contents sum insured.

Optional cover you may have chosen:

- Full accidental damage cover for contents inside the home.
- Personal effects cover inside and outside of the home - up to £3,000 (a single item limit of £500 applies).
- Hearing aids and wheelchairs cover inside and outside of the home - up to £3,000.
- Garden huts, garages or greenhouses cover for £500.



What is Not Insured?

- ✗ Maintenance or any damage which occurs over time as a result of normal use or ageing including fading, corrosion, rusting, decay or deterioration.
- ✗ Mechanical, electrical or electronic fault or breakdown.
- ✗ Any loss, damage, liability, cost or expense:
 - occurring, or arising from an event occurring before the insurance starts
 - caused deliberately by your household
 - caused as a result of the buildings being used for illegal activity by your household.



Are there any restrictions on cover?

- ! If your home is left unoccupied for more than 35 days in a row you won't be covered for:
 - Escape of water or oil.
 - Malicious damage or vandalism.
 - Theft or attempted theft.
 - Loss of metered water or oil.
- ! You are not covered for malicious damage, theft or attempted theft while your home or any part of it is lent or let, unless force and violence has been used to get into or out of the home.

If you have chosen optional cover you won't be covered for:

Full Accidental Damage:

- damage to clothing, contact lenses, food, drink or plants.

Personal Effects, Hearing Aids and Wheelchairs:

- money, credit cards and documents.
- theft of a pedal cycle left unattended in a public place unless locked to an object that cannot be moved.
- theft from unattended motor vehicles unless force and violence is used to get into the vehicle.



Where am I covered?

- ✓ The product provides cover for your contents inside your home in the United Kingdom, the Channel Islands and the Isle of Man, and some cover in the British Isles and within the European Union for up to 14 days. See your certificate of insurance and policy wording for further details.



What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.
- You must comply with all the conditions set out in the policy.
- You must pay the premium shown on the certificate of insurance.



When and how do I pay?

You can pay by monthly, fortnightly or weekly instalments. Please speak to your administrator about the options available to you.



When does the cover start and end?

If you pay by monthly, fortnightly or weekly instalments, this policy will remain in force from the start date shown on your certificate of insurance for as long as you continue to pay your premium or until we are instructed to cancel. We will send you an annual anniversary letter providing you with details of your cover.



How do I cancel the contract?

You can cancel your policy by contacting your administrator. You can find the contact details in your policy documentation.