

TENANT'S CONTENTS INSURANCE

PRODUCT INFORMATION



Cover is provided for:

Contents

- Unexpected loss or damage to contents in the home including garages and outbuildings - e.g. by storm, fire, malicious damage or someone breaking in - subject to exclusions and limitations
- Damage to the landlord's buildings, fixtures, fittings and contents up to £2,500, caused by a number of events including fire, theft/attempted theft, escape of water
- Alternative accommodation and rent that has to be paid to the landlord following an insured event up to 20% of the contents sum insured
- Liability to others up to £2,000,000 and employer's liability for domestic staff, up to £5,000,000.

Contents - optional accidental damage cover extension

- Accidental damage (including cover up to £2,500 for accidental damage to the landlord's buildings, fixtures, fittings and contents).

Personal possessions - optional cover

- Personal property and items normally worn or carried covered anywhere in the British Isles and Europe; or in the rest of the world for up to 60 days in any annual period of insurance – e.g. jewellery, watches, photographic equipment, telephones, sports equipment, pedal cycles.

Main exclusions & limitations

- Contents
 - The policy excess
 - The first £250 for theft /attempted theft by the tenant (and accidental damage by tenant if the optional accidental cover extension is included) is excluded
 - £2,500 is the limit for accidental damage to any single item of entertainment equipment (if the optional accidental cover extension is included)
 - Loss or damage caused by theft/attempted theft, malicious damage; breakage of glass or mirrors; or loss of oil/metered water is excluded - when the home is left unoccupied for more than 30 consecutive days
 - One third of the contents sum insured is the limit for all valuables (e.g. jewellery, watches, works of art or collections) or 15 % of the contents sum insured for any single valuable item or collection
 - £2,500 limit for theft/attempted theft from garages, sheds or outbuildings
 - £500 limit for any single pedal cycle
- Personal possessions - optional cover
 - The policy excess
 - £1,000 limit for theft from any unoccupied vehicle
 - £1,500 limit for any for single item or collection or £500 for any pedal cycle not individually specified.

A copy of the Tenant's Contents policy wording with the full terms and conditions is available on request or can be downloaded from www.homeandlegacy.co.uk