

Tenants Contents Insurance

Insurance Product Information Document

Company: Let Alliance

Product: Tenants Contents Policy

Let Alliance Ltd is an appointed representative of Advent Solutions Management Ltd who are authorised and regulated by the Financial Conduct Authority, No. 308751



This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This policy is specifically designed for tenants and covers you during the policy term provided that the monthly premium has been paid for costs incurred should you incur loss or damage to contents in your home.



What is insured?

- ✓ Fire, lightning, explosion, earthquake, smoke
- ✓ Escape of water or oil
- ✓ Storm and flood
- ✓ Collision
- ✓ Falling trees, branches or aerials
- ✓ Riot or civil commotion
- ✓ Vandalism or malicious damage
- ✓ Subsidence
- ✓ Theft or attempted theft
- ✓ Accidental damage to fixed glass within furniture and mirrors
- ✓ Accidental damage to audio equipment
- ✓ Freezer contents
- ✓ Alternative accommodation or loss of rent
- ✓ Replacement locks
- ✓ Loss of metered water or oil
- ✓ Damage to landlords property
- ✓ Public liability
- ✓ Fraudulent credit card use
- ✓ **Optional extended accidental damage**
- ✓ **Optional pedal cycle**



What is not insured?

- ✗ Electrically or mechanically-powered vehicles and their accessories, animals, deeds and documents other than driving licenses and passports.
- ✗ Loss or damage caused by you, your family, or any person lawfully in your home.
- ✗ Damage that happens gradually over a period of time
- ✗ Loss or damage caused by mechanical or electrical breakdown
- ✗ Loss or damage caused by radioactive contamination, war, terrorism, domestic pets, insects or vermin.
- ✗ General wear and tear or any other gradual deterioration
- ✗ The excess you have chosen in addition to any additional excess we have quoted. Any claim less than £100 will not be paid.



Are there any restrictions on cover?

- ! When the property becomes unoccupied for more than 60 days the following are excluded:
 - Escape of water or oil
 - Theft or attempted theft
 - Malicious damage or vandalism
 - Accidental Damage
 - Tenants Liability
- ! The maximum we will pay for alternative accommodation or loss of rent is 20% of the sums insured
- ! The maximum we will pay for loss of metered water is £1,000
- ! The maximum we will pay for accidental damage to laptops within the home is £1,500
- ! The maximum we will pay for Tenants Liability £2,500
- ! The maximum we will pay for public Liability is £2,000,000
- ! We will not pay for undamaged items that form part of a pair, set, or suite.
- ! We will not pay more than the sums insured stated in your schedule



Where am I covered?

- ✓ Cover is offered for your contents within the United Kingdom.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

At the 12-month anniversary of the start date of Your Policy You will receive an anniversary letter confirming the details of Your cover as provided by You at the Policy inception. You must ensure that all of the details provided on the anniversary letter are correct and up to date and that the Policy still meets your requirements.

You must follow our claims process which can be found in your policy documentation.



When and how do I pay?

This policy is a monthly policy, which means that we will collect a premium by Direct Debit from your bank account on the first working day of each month and, subject to the successful collection of that premium, we will provide the cover detailed in the policy wording for the month in which the premium has been collected.



When does the cover start and end?

This insurance commences on the date shown on your policy schedule and continues by periods of one month upon receipt of your monthly premium. This insurance does not have a specified end date and cover will continue until either you or we cancel the policy. However, should you fail to make a payment in any month, cover will cease with effect from the end of the month immediately before the date of the failed collection.



How do I cancel the contract?

By telephone, email or post. If you cancel your policy within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

Important Information

COMPLAINTS

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

Complaints regarding the **SALE OF THE POLICY**

In the first instance, please contact Let Alliance directly.

Complaints regarding **CLAIMS**

Cunningham Lindsay, Claim Solutions, Oakleigh House, 14-16 Park Place, Cardiff, CF10 3DQ

Tel: 0345 689 0479

UNRESOLVED COMPLAINTS

If they are unable to resolve your complaint before the end of the third working day they will pass it to:

Customer Relations Department

UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ

Tel: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk

On all correspondence please tell us you are insured by Let Alliance and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower, London E14 9SR

Tel: 0800 023 4 567 or 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.