

Tenants Contents – Policy Summary

This document provides a summary of the cover provided. Full terms and conditions are explained in the policy wording which is available on request. Where a policy is arranged Let Alliance will send your schedule, endorsements and full policy wording to you. Please refer to these documents for full details on your cover.

Type of cover

This policy is specifically designed for Tenants. Please refer to your policy schedule for details on sections you are covered for and the insured limits.

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 this policy wording for the month in which the premium has been collected. 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.

Name of the insurer

This Tenants Contents Insurance is arranged by Let Alliance with UK General Ltd on behalf of Great Lakes Reinsurance (UK) SE.

Significant Features and Benefits	Significant Exclusions or Limitations	Policy Sections
Covers contents in your home including valuables, personal possessions, money up to £250, satellite receiving equipment, television and radio aerials against fire, lightning, explosion, earthquake, smoke, flood, storm, escape of water or oil, impact, riot or civil commotion, vandalism or malicious damage, subsidence, theft or attempted theft	Loss or damage if your home has been unoccupied or unfurnished for more than 60 days in respect to escape of water or oil, malicious damage, theft or attempted theft claims. Loss or damage caused by you or anyone lawfully in your home Loss or damage caused by domestic pets A deduction will be made for wear and tear to clothing, household linen and if any contents are not properly maintained and in a good state of repair. We will not pay for the cost of replacing any undamaged item or part of any item because it forms part of a set or suite.	Section 2 – Contents
Valuables limits in the home	Up to 30% of the total sum insured for all valuables Maximum payable for a single article is £1,500	Section 4 – Basis of claims

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intermediaries@letalliance.co.uk
Insurance Support Team
insurance@letalliance.co.uk

Website
www.letalliance.co.uk

Significant Features and Benefits	Significant Exclusions or Limitations	Policy Sections
Personal possessions belonging to visitors or employees living in your home	Maximum payable is up to £500 for each visitor / employee	Section 1 – Definitions
Mobile phones whilst in the home		Section 1 – Definitions
Office equipment in the home used for your business		Section 1 – Definitions
Fraudulent use of credit cards following loss or theft.	Maximum payable is £500 Losses caused by a member of your family Losses not reported to the Police and the Credit Card Company within 24 hours	Section 2 - Contents
Accidental damage to fixed glass in household furniture, mirrors and ceramic hobs	Loss or damage after the property has been unoccupied or unfurnished for more than 60 days. Malicious loss or damage caused by you or anyone lawfully in your home.	Section 2 - Contents
Accidental damage to audio, hi-fi, television or telecommunication equipment including computers, laptops, computer software and electronic toys whilst in the home.	Loss or damage after the property has been unoccupied or unfurnished for more than 60 days. Malicious loss or damage caused by you or anyone lawfully in your home. Loss or damage caused by electrical breakdown, wear and tear, depreciation, cleaning or repair Maximum payable for laptops is £1,500	Section 2 – Contents
Replacement of locks and keys if your keys are lost or stolen.	The maximum payable is £500 Losses not reported to the Police within 24hrs.	Section 2 – Contents
Deep freezer contents	The maximum payable is £250 Loss after your home has been unoccupied for 60 days Loss caused by any deliberate act of the supply authority or its employees.	Section 2 – Contents
Accidental damage to contents whilst in the course of household removal by a firm of professional removers	Loss or damage to money or valuables Loss or damage to china, glass, earthenware and similar fragile items unless they have been packed by professional packers.	Section 2 – Contents
The cost of rent or alternative accommodation if your home is inhabitable following loss or damage covered under this policy	The maximum payable is 20% of the sum insured or up to 12 months ground rent, whichever is less. Losses insured by the Landlord	Section 2 – Contents
Loss of oil and metered water	The maximum payable is £1,000 Loss or damage occurring after your home has been unoccupied for more than 60 days in a row.	Section 2 – Contents

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Significant Features and Benefits	Significant Exclusions or Limitations	Policy Sections
Damage to contents following Emergency access into the home		Section 2 – Contents
Cost of replacing downloaded information stored in home entertainment equipment/ mobile phones following damage or loss covered under this policy	The maximum payable is £2,000 The cost of remaking a file, tape or disc Any cost or rewriting the information	Section 2 – Contents
Liability Cover for all sums for which you or a member of your family are legally liable for as occupiers of your home for accidental death or injury to any person or for loss or damage to any property belonging to a third party.	The maximum payable is £2,000,000 Liability arising from: <ul style="list-style-type: none"> • Ownership of any land or building • Ownership or use of any vehicle or craft • Loss or damage to property under your control • Any profession, trade, employment • Animals • Transmission of any disease • Any contract stating you are liable for something you would not otherwise be liable for. • Death or injury to a member of your family. 	Section 2 – Contents
Tenants Liability –for accidental damage to landlord’s fixtures and fittings which you are legally responsible for under the tenancy.	The maximum payable is £2,500 Loss or damage if your home has been left unoccupied or unfurnished for more than 60 days. Malicious damage, theft or attempted theft caused by you or any other person lawfully in your home.	Section 2 – Contents
Christmas / Weddings	The sum insured is increased from 1 st December to 15 th January and 30 days before and after your wedding day.	Section 2 – Contents
Various policy excesses available	The first £250 for any subsidence and escape of water or oil claims The policy franchise limit of £100 below which no claim payment is made and which is applicable to all policy sections (unless a policy excess is selected).	Section 2 – Contents

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Optional Extensions to the Policy		
Significant Features and Benefits	Significant Exclusions or Limitations	Policy Sections
Accidental Damage to contents whilst in the home.	Loss or damage caused by vermin, fungus or domestic pets. Loss or damage where your home has been unoccupied for more than 60 days Cost of normal wear and tear, cleaning, alterations or repairs, mechanical or electrical breakdown. Any loss or damage clothing, money, sports equipment, cycles, contact lenses. Loss or damage if you have lent or sublet any part of your home or whilst persons other than your family are staying there.	Section 2 – Extended Accidental Damage
Accidental damage or loss to your pedal cycle and accessories whilst attached anywhere within the United Kingdom.	Loss or damage whilst the pedal cycle is being used for racing, pace-making or trials. Loss caused by theft unless pedal cycle is in a locked building or is immobilised by a security device attached to a fixed immovable object.	Section 3 – Pedal Cycles
General Exclusions to the policy		
Significant Features and Benefits	Significant Exclusions or Limitations	Policy Sections
	Policy excludes loss, damage or liability arising from or relating to: <ul style="list-style-type: none"> • Biological, chemical or nuclear terrorism • Contamination by radioactivity from nuclear waste • Consequence of war or military actions • Pollution or contamination • Consequential loss • Wear and tear or any gradually operating cause • Damage caused by vermin, insects or domestic pets • Loss of value and depreciation resulting from repair or replacement of property lost / damaged • Loss or damage caused to computer equipment caused by data changes or computer viruses 	Please refer to the “General Exclusions” section of the policy for full details exclusions applicable to all sections of the policy.

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Making a claim:

To make a claim under this policy please telephone 0292 055 8766 or email letalliance@cl-uk.com

Cancellation:

If you decide for any reason, this policy does not meet your insurance needs then please return it to us within 14 days of issue. On the condition that no claims have been made or are pending we will then refund any premium paid in full.

Thereafter you may cancel the insurance at any time by informing us. Cover will cease at the end of the month immediately prior to the cancellation being received by us, and for which a Monthly Premium Payment was received by us.

We are entitled to cancel this insurance at any time by giving you not less than 14 days prior notice, except where you default on your monthly premium payment, in which case cover will cease with effect from the end of the month immediately before the date of the failed collection.

Changes to your policy:

We have the right to change the terms of your policy and / or monthly premium payments, by giving you not less than 60 days prior notice of the cancellation or change taking effect.

Complaints:

We realise that things can go wrong and there may be occasions when you feel that We have not provided the service you expected. Should this occur please contact us either directly by phone on 01244 421 167 or by email to headoffice@letalliance.co.uk. Alternatively please write to Let Alliance Limited, 1st Dodleston House, Bell Meadow Business Park, Park Lane, Pulford, Chester, CH4 9EP

If you remain dissatisfied and wish to make a formal complaint then please write to: The Customer Relations Department, UK General, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, West Yorkshire, LS10 1RJ.

If you issue or concern cannot be settled you may be entitled to refer it to the Financial Ombudsman Service at Exchange Tower, Harbour Exchange Square, London, E14 9SR;

They can also be contacted by telephone on 0800 023 4567

Compensation Scheme:

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

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