

Commercial - Residential Tenants Contents Cover Insurance Product Information Document

Company: Covea Insurance plc

Registered in England and Wales, Number: 613259. Authorised by the Prudential Regulation Authority and regulated by Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 202277

Product: Tenants Contents



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

What is this type of insurance?

This is a Sum Insured rated policy for loss or damage to your contents as a tenant for which you own or are legally responsible for, up to the limit stated in your schedule.



What is insured?

- ✓ **Damage or loss** caused to contents in the home by things such as fire, storm, flood, theft, escape of water, malicious acts and subsidence - up to the Sum Insured shown on the Schedule;
- ✓ **Occupiers and Personal liability** - up to £2,000,000 to cover your legal liability for injury caused to a third party or their property;
- ✓ **Lost or stolen keys** - The cost of replacing and fitting the locks and keys of external doors and windows of the home if your keys are accidentally lost or stolen anywhere in the world;
- ✓ **Tenants Cover** - Loss or damage to the structure, decorations or fixtures and fittings that you are responsible for as a tenant up to £10,000;
- ✓ **Pedal cycles** (stolen from or damaged within the home) up to £2,000 each;
- ✓ **Business Equipment** - up to £5,000;
- ✓ **Alternative accommodation** - up to £10,000;
- ✓ **Prams and Wheelchairs** - up to £500;
- ✓ **Personal Money & Credit Cards** - up to £1,000;
- ✓ **Loss of oil and metered water** - up to £1,000;
- ✓ **Contents in the open** - up to £1,000 (within the boundary of the home);
- ✓ **Fatal Accident** - up to £10,000 if your husband, wife or partner dies within 30 days as a direct result of accident, assault or fire in your home, as a result of an accident while travelling in the United Kingdom as a fare-paying passenger in any road or rail vehicle or as a result of assault away from your home but within the United Kingdom;
- ✓ **Accidental damage** cover is an optional cover available for an additional price. Your schedule will show if you are covered;
- ✓ **Accidental damage** cover up to the sum insured for any unexpected physical damage to contents while in the home caused suddenly by an identifiable external means.

Other cover options are available for an additional price such as **personal possessions**.



What is not insured?

- ✗ Malicious acts, theft or attempted theft caused by you, your family or tenants;
- ✗ Theft cover in excess of £5,000 from outbuildings and garages;
- ✗ Any amount exceeding £1,000 for contents in the open within the boundary of the land belonging to the home;
- ✗ Loss or damage caused by malicious acts, theft or attempted theft, escape of water or oil, while your home is unoccupied or unfurnished;
- ✗ Loss or damage due to a deliberate act from anyone insured under this policy;
- ✗ Loss or damage caused by theft whilst your home is shared unless involving forcible or violent entry to or exit from your home;
- ✗ Loss or damage to mirrors, glass in furniture or free standing ceramic hobs, audio, visual and computer equipment while your home is unoccupied or unfurnished;
- ✗ Loss or damage to the structure, decorations or fixtures and fittings that you are responsible for as a tenant while your home is unoccupied or unfurnished;
- ✗ Loss of oil and metered water while the home is unoccupied or unfurnished.

Personal Possessions

- ✗ Loss or damage to sports equipment while in use;
- ✗ Loss or damage to camping Equipment;
- ✗ Loss or damage from the home caused by malicious acts or theft while the home is unoccupied or unfurnished.



Are there any restrictions on cover?

!! There is no cover for:

- !! loss or damage caused by wear and tear, wet or dry rot or anything which happens gradually;
- !! loss, damage or liability due to lack of maintenance, restoration, renovation, breakdown or repair; or
- !! loss or damage caused by insects, parasites, vermin, fungus or mildew.



Where am I covered?

- ✓ Great Britain (England, Scotland, Wales, the Isle of Man and the Channel Islands) and Northern Ireland.



What are my obligations?

- You are required to keep to the conditions as shown in your full policy documentation. Some examples of these are:
 - You must answer any questions to the best of your knowledge or belief as this could affect our decision to accept your insurance with us;
 - You must tell us as soon as possible about any changes in circumstances such as any changes to your address, if someone lives in the home other than you, if the home becomes unoccupied, if your home is being used for business or is not in a good state of repair;
 - You must tell us as soon as possible if you have had a loss, accident or theft
- You must pay your excess as the first part of your claim and any additional excesses that may apply. These will be shown on your schedule and any supporting endorsements;
- Compulsory excess is £100 except for Escape of Water where the excess is £250. Tenants Liability or occupiers and personal liability where no excess applies



When and how do I pay?

- You can pay the price of your insurance as an annual amount or monthly amount.



When does the cover start and end?

- Your policy is an annual policy renewable each year. We recommend that you review and update your cover to make sure it remains adequate.



How do I cancel the contract?

If this cover does not meet your needs, please tell us or your broker.

If you want to cancel your policy

- **within 14 days**, we will refund your premium for the exact number of days left on your policy, plus Insurance Premium Tax; or
- **outside of 14 days**, we will refund your premium for the exact number of days left on your policy, plus Insurance Premium Tax.

We will also do this if you want to cancel the policy after the renewal date. No refund will be given if you have made a claim in the current period of insurance. Fees will be applied to your cancellation.

Customer Information

Making a claim and who to call when you need to make a claim

For all claims relating to Contents and Personal Possessions



Online notification:

<https://products.now-insurance.com/dapp>



By phone:

0330 024 2266



For new claims email:

newcommercialclaims@coveainsurance.co.uk



For existing claims email:

ccl@coveainsurance.co.uk



Or you can write to:

Covéa Insurance Commercial Careline, Normal Place, Reading, RG1 8DA

Is something wrong?

If you are not satisfied with the service we have provided, please tell us so that we can do our best to resolve the problem. You can contact us in the following ways:

For complaints relating to Insure Now



By phone: 020 3582 1172



By email: enquiries@now-insurance.com



Or you can write to them: The Managing Director, Insure Now, 17 Teddington Business Park, Station Road, Teddington TW11 9BQ.

For complaints relating to us as the Insurance Company



by phone: 0330 221 0444



By email: customer.relations-rdg@coveainsurance.co.uk



Or you can write to us: Customer Relations, Covéa Insurance, Norman Place, Reading, RG1 8DA

If we cannot resolve your complaint You may be eligible to refer your complaint to the Financial Ombudsman Service.



Their address is: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR



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



Website: www.financial-ombudsman.org.uk

What happens if we can't meet our liabilities?

General insurance claims are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Covéa Insurance cannot meet its obligations (e.g. if Covea Insurance plc go out of business, into liquidation or are unable to trade).

Full details of the cover available can be found at www.fscs.org.uk. Covéa Insurance is a member of this scheme.

