

Tenant's Liability & Optional Contents Cover Insurance

Insurance Product Information Document (IPID)

Company: Intasure® is a trading name of Arthur J. Gallagher Insurance Brokers Limited, which is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909

Insurers: Argenta Syndicate 2121 at Lloyd's. Argenta Syndicate Management Limited (Registered number 204974) which is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the PRA.

This Insurance Product Information Document provides a summary of the cover provided. Full details can be found in the Policy Booklet. You should refer to your own Policy Booklet, your Schedule of Insurance (which indicates operative sections) and any endorsements that apply to your own policy for full details of your cover.

What is this type of insurance?

This is a policy to cover accidental damage to your landlord's home and contents and covers your legal liability. You can also choose to cover your own contents and valuables and personal belongings (provided that you purchase contents cover). If you choose the optional contents cover, this covers you for a wide range of perils including (but not restricted to) fire, flood, storm, theft and escape of water. This is a portable insurance policy with regard to the Landlord's Property and Liability Sections of the policy, so if you move to a new rented property address, the policy will transfer with you.



What is insured?

- ✓ Accidental damage to the landlord's home, fixtures and fittings, furniture and furnishings, which you are legally liable to pay as Tenant under a tenancy agreement. There is a limit of up to £2,000 (unless otherwise shown on the Schedule).
- ✓ Liability covers you against all sums for which you may be legally liable to pay in respect of accidental bodily injury to any person, accidental loss of or damage to property not belonging to you or in your custody or control or any of your tenants or employees, death, bodily injury or disease of any domestic employee.
- ✓ Up to £4K sum insured for landlord's contents.
- ✓ Public liability up to £5M sum insured.
- ✓ Under the optional contents cover this covers loss or damage to your contents contained in the home and its domestic out-buildings and garages caused by fire, storm, flood, theft, malicious damage, escape of water, collision, electrical power surge, garden ornaments and furniture, replacement locks if keys are lost or stolen, spoilage of food in freezers and loss of domestic fuel and metered water.

Optional Covers

- Tenant's contents
- Accidental damage cover for you and your family
- Theft and accidental damage to pedal cycles
- Valuables and personal belongings



What is not insured?

- X The amount of any deposit lodged with the landlord.
- X Any loss or damage caused as a result of the property being used for illegal activities.
- X Loss or damage caused by faulty workmanship, defective design, defective materials, corrosion or normal wear, or any gradually operating cause.
- X If you have a pet, loss or damage caused by them is not covered under this policy.
- X Damage caused by rodents/vermin.

- X Under the liability cover we will not indemnify you against liability for bodily injury to any person arising out of and in the course of employment or engagement by you or your family other than for solely private domestic duties where the limit is up to £5,000,000.
- X Under the optional Contents section no cover is provided for portable computer(s), mobile phones, hearing aids, spectacles, contact lenses and corneal lenses, dentures, dental related items.

Please see your policy schedule for any endorsements that apply to your policy.



Are there any restrictions on cover?

- ! The standard policy excess and any voluntary excess you have selected will be outlined within your policy Schedule.
- ! If your property is unfurnished or unoccupied for more than 60 consecutive days.

- ! All individual items of a matching set or suite are treated as a single item. The Insurer will not pay for the cost or replacing or changing undamaged items.



Where am I covered?

- ✓ In the United Kingdom of Great Britain and Northern Ireland, including the Isle of Man and the Channel Islands.



What are my obligations?

- You must answer all question asked of you, honestly and to the best of your knowledge and belief.
- You must inform us as soon as possible within 14 days of any changes which may affect your insurance (see policy wording for details).
- If you make a claim you must provide us with all relevant information about the claim, including estimates for replacement or repair where required.
- It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.
- In some cases, the insurer may apply an endorsement to the policy, setting out, for example, security requirements. It's really important that you follow any terms set out in endorsements, as if you don't, you may not be covered in the event of a claim. If any endorsements apply to you, these will be explained to you (or displayed on-line) before you buy, and will also be shown on the policy schedule that you will receive after you buy.



When and how do I pay?

- You can pay your premium by monthly instalments or as a one-off payment by Debit or Credit card.
- Payment is to be made at the point of sale or renewal of your policy.



When does the cover start and end?

The period of insurance is for a period of 12 months and will start on the date you select when you purchase the policy and will end 12 months later. This information will be shown in your policy Schedule.



How do I cancel the contract?

Please contact Intasure on 0345 111 0680, by post at Oakhurst House, 77 Mount Ephraim, Tunbridge Wells, TN4 8BS or by email at admin@intasure.com to cancel your policy.

- You have a right to cancel your policy within 30 days (cooling off period) from the start date or renewal of your policy or from the day on which you receive your policy or renewal documentation, whichever is later. We will refund the premium in full.
- If you wish to cancel this insurance outside of the 30 day cooling off period, we will refund the premium, less a proportionate amount for the time you have been on cover and any fees paid.
- If you received payment for, or are in the process of making a claim or have suffered a loss for which you are intending to make a claim, we will not refund any premium to you regardless of when you cancel your policy.