

Tenants Possessions Insurance

Insurance Product Information Document

Product: Cover4Insurance Tenants Possessions Insurance Policy

This insurance is provided by Cover4insurance.com which is a trading style of UK & Ireland Insurance Services (Online) Limited. UK & Ireland Insurance Services (Online) Limited is registered in the UK and is regulated by the Financial Conduct Authority. Firm Reference Number: 312248.

The following summary does not contain the full terms and conditions of the contract, which can be found in your policy documentation. Full details of the insurers are specified in your Policy Wording.

What is this type of insurance?

This is contents insurance to protect you whilst living in privately rented accommodation. It covers things you have in your accommodation, including household goods and personal items, valuables and clothing. Additional cover sections are available to purchase.



What is insured?

- ✓ The costs of repairing or replacing damage to, or loss of, your contents; whilst:
 - within your rented accommodation.
- ✓ The costs of repairing damage or replacing loss of your contents whilst:
 - within another private residence where you are temporarily staying £500
- ✓ The costs of replacing keys/locks if your doors are damaged during a burglary £500
- ✓ The costs of repairing or replacing damage to, or loss of, rented household goods £3,500
- ✓ The costs of repairing or replacing damage to, or loss of, your desktop computer equipment £3,500
- ✓ Unauthorised use of your credit/debit card if it is stolen from your rented accommodation £500
- ✓ Theft of money from your rented accommodation £50
- ✓ Your liability for damage to your landlord's property under your tenancy agreement £5,000
- ✓ Personal accident £5,000
- ✓ Your liability for injury or damage £1,000,000

Additional cover you can choose to buy:

- Legal expenses
- Accidental damage to your contents
- Criminal assault
- Accidental damage to landlords property
- Laptops, iPad's & portable computer equipment (anywhere in the UK/World up to 60 days)
- Specified items (anywhere in the UK/World up to 60 days)
- Unspecified items (anywhere in the UK)
- Mobile phones (anywhere in the UK/World up to 60 days)
- Pedal cycles (anywhere in the UK/Europe up to 45 days)
- Examination & coursework cover
- Musical instruments (anywhere in the UK)
- International student repatriation cover
- Excess protection cover



What is not insured?

- ✗ Any loss or damage if you have not stayed in your rented accommodation for more than 30 days.
- ✗ The amount of the policy excess shown in your Policy Schedule must be paid by you in the event of a claim.



Are there any restrictions on cover?

- ! Damage or loss caused by wear and tear, cleaning or maintenance.
- ! Loss of value over time.
- ! Equipment used for business purposes.
- ! Theft or damage of items from unattended motor vehicles.
- ! Theft by anyone living with you.
- ! Existing or deliberate damage.



Where am I covered?

Cover applies in the United Kingdom, Channel Islands and the Isle of Man.

If you buy the optional cover for I-Pads, Laptops & Portable Computer Equipment, you are also covered under this section of cover for up to 60 days Worldwide.

If you buy the optional cover for Specified Items, you are also covered under this section of cover for up to 60 days Worldwide.

If you buy the optional cover for Mobile Phones, you are also covered under this section of cover for up to 60 days Worldwide.

If you buy the optional cover for Pedal Cycles, you are also covered under this section of cover for up to 45 days within Europe.



What are my obligations?

Disclosing important information

You must take reasonable care to provide complete and accurate answers to questions you are asked when you take out, make changes to and renew your policy.

When making a claim

You must report claims within 48 hours of becoming aware of an incident. You must complete a claim form and provide at your expense any information which may be required.



When and how do I pay?

Before the policy can be issued, you must pay your premium. You have a choice to pay your premium either:

- a) in one lump sum by credit or debit card, or
- b) by recurring monthly instalments on your credit or debit card.

You can do this via the Cover4insurance website www.cover4insurance.com or you can call Cover4insurance on **0161 772 3382**.



When does the cover start and end?

This insurance covers lasts for a period of one year and the dates of cover will be specified on your Policy Schedule.



How do I cancel the Contract?

You can cancel this insurance within 14 days of the start date or, if later, 14 days of the date you receive your policy documentation.

You can also cancel your policy at any other time and, providing that no claim has been made, you will be entitled to a portion of your premium back for the unexpired period of insurance, less an administration fee.

To cancel your insurance please contact Cover4insurance.com:

By telephone: 0161 772 3382

By Email: customerservices@cover4insurance.com

By Post: Cover4insurance, UK & Ireland Insurance Services (Online) Limited, The Stables, Old Co-op Yard, Warwick Street, Manchester, M25 3HB.