

Tenants Contents Insurance

Insurance Product Information Document

Company: Thistle Insurance Services Limited



Product: Tenants Contents Insurance

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This Insurance Product Information Document is a summary and full details of the terms and conditions are in the policy wording. The Certificate of Insurance will show the information given to us by you, on which your quotation is based and the cover you have chosen.

What is this type of insurance?

This policy covers the contents and personal belongings for tenants in social housing against loss or damage from specific events (for example, fire, theft or escape of water).



What Is Insured?

Contents

- ✓ The maximum amount you can claim for is the sum insured shown on your certificate of insurance.
- ✓ Valuables - 40% of the contents sum insured or £5,000, whichever is greater (single article limit of £2,500 applies).
- ✓ Accidental breakage of glass and mirrors – Up to the contents sum insured.
- ✓ Accidental damage to electrical equipment – Up to the contents sum insured.
- ✓ Theft from outbuildings or garages – Up to £3,000.
- ✓ Personal liability – if you are found to be legally responsible for injury to a third party or damage to their property Up to £2,500,000.
- ✓ Tenant's liability – if you are held legally liable for damage to your landlord's property (maximum up to 35% of the contents sum insured)
- ✓ Replacement locks and keys – Up to the contents sum insured.
- ✓ Frozen food – Up to the contents sum insured.
- ✓ Domestic animal cover, cost of replacing the insured animal in the event of death - Up to £200.

Optional Cover

Optional covers will only apply if your certificate of insurance states they are covered, or if you have specified the amount of cover you require on your application form for any of the following:

- Extended Accidental Damage.
- Personal Possessions away from the home.
- Garden huts, garages and greenhouses – Up to £500.
- Wheelchairs.
- Hearing Aids.



What is Not Insured?

Contents

- ✗ A £50 excess applies to accidental damage and extended accidental claims.
- ✗ We will not pay for escape of water, malicious damage, theft or attempted theft, leakage of oil, accidental breakage of glass and mirrors, accidental damage to electrical equipment, tenant's liability or loss of metered water and oil if the home is unoccupied or unfurnished.
- ✗ Breakage caused while your home is unoccupied
- ✗ We will not pay for loss or damage caused by wear and tear, domestic pets or by electrical or mechanical breakdown.
- ✗ Accidental loss or damage to portable items or spillages on your contents unless your certificate of insurance states Extended Accidental Damage is covered.
- ✗ Theft or attempted theft that does not involve force and violence to get into or out of the building.
- ✗ Malicious damaged caused by you, your family and other people living at the property.
- ✗ Property more specifically insured by another insurance policy.
- ✗ Damage to food in any refrigerator or freezer caused by the power supply being cut off by the supplier.

Optional Cover

In addition to the above, the following apply to optional cover selected:

- ✗ Loss or damage caused whilst your home is Unoccupied.
- ✗ Loss or damage from an unattended vehicle unless all windows, sunroofs, doors and boot are all locked.
- ✗ Liability arising out of the ownership, use or possession of mechanically propelled or assisted vehicles of all types including aircraft or watercraft.



Are there any restrictions on cover?

- ! Loss or damage caused by anything that happens gradually.
- ! We will pay you for damaged items that form part of a matching set or suite but not for the other items of the set or suite which are not damaged. If the damaged parts cannot be matched or replaced, we will pay up to 50% towards the replacement of the undamaged parts.
- ! We will not pay for any claim that is in any way fraudulent or exaggerated.
- ! Any loss suffered by you or your family due to any person obtaining property by deception.
- ! We will not cover property more specifically covered by another policy of insurance.



Where am I covered?

- ✓ Anywhere in the British Isles



What are my obligations?

- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation. In the event of a claim, you must notify us as soon as possible.
- You will need to let us negotiate, defend or settle any disputes or claims on your behalf. You will also need to let us take legal action in your name to get back any payment we have made under this policy.
- It is really important that you are honest with us when you are 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.



When and how do I pay?

You can pay annually by Cheque or Postal Order, Credit or Debit card, or by monthly Direct Debit, monthly, fortnightly or weekly by cash using a swipe card. Please speak to your administrator about the options available to you.



When does the cover start and end?

If you pay annually this policy runs for 12 months and the start and end date are shown on your certificate of insurance.

If you pay by monthly, fortnightly or weekly instalments, this policy will remain in force from the start date shown on your certificate of insurance for as long as you continue to pay your premium or until we are instructed to cancel. We will send you an annual anniversary letter providing you with details of your cover.



How do I cancel the contract?

You can cancel your policy by contacting your administrator. You can find their contact details in your policy documentation.

Cancellation within 14 days: You have 14 days from when you receive your policy documents or the commencement date of your policy (whichever is later). Providing a claim has not been made, a full refund of premium will be provided.

Cancellation after 14 days: You can cancel the policy any time after the 14 days, providing no claim has been made we will refund a percentage of the premium paid in proportion to the period of insurance left unused.