Tenants Contents Insurance

Insurance Product Information Document

Company: Great Lakes Insurance UK Limited

Product: Tenants & Residents Contents Insurance

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and registered office address is 1 Fen Court, London, United Kingdom, EC3M 5BN. Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859.

This insurance is underwritten by ERGO UK Specialty Ltd on behalf of Great Lakes Insurance UK Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This Insurance Product Information Document is a summary of your cover. Full details of the terms and conditions are set out in the policy wording and associated documentation. The Certificate of Insurance shows the information you have given us, on which your quotation is based and the cover you have chosen.

What is this type of insurance?

This insurance covers your contents against loss or damage arising from specific events as set out in the insurance policy. The policy also covers you for Tenants, Occupiers and Personal Liability. Optional covers are available. If you have opted to purchased these, they will be identified on your Certificate of Insurance.

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 to glass and mirrors Up to the contents sum insured.
- ✓ Accidental damage to electrical equipment and homeworking equipment - Up to the contents sum insured.
- ✓ Theft from outbuildings or garages Up to £3,000.
- ✓ Occupiers and 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 £500.
- ✓ Frozen food Up to £500.
- ✓ Domestic animal cover, cost of replacing the insured animal in the event of death - Up to £200.
- ✓ Extended Accidental Damage.

Optional Cover

Any Optional cover will only apply if your certificate of insurance states it is covered, providing that you have specified the amount of cover you require on your application form for any of the following:

- Personal Possessions up to a maximum of 60 consecutive days anywhere in the world.

What is not insured?

- ✗ A £50 excess may apply to accidental damage and extended accidental claims. For full details please refer to your Policy Documentation.
- ✗ We will not pay for escape of water, malicious damage, theft or attempted theft, leakage of oil, accidental breakage to 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 damage 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.
- ✗ Loss or damage caused whilst your home is Unoccupied.

Optional Cover

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

- ✗ Loss or damage from an unattended vehicle unless all windows, sunroofs, doors and boot are all locked.

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 theft loss caused by deception unless this was used to gain entry into your home.
- ! 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 take reasonable care to provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form the basis on which the insurance policy has been offered. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- You must follow our claims process and comply with the claims conditions set out your policy documentation.
- You must provide us with honest, accurate and complete information and inform us, without delay, of any changes in your circumstances. Failure to do so may invalidate your cover. In the event of a claim, you must notify us as soon as possible and in any event within 30 days of an event that may give rise to a claim.
- 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.

When and how do I pay?

You may be able to pay monthly, fortnightly or weekly. 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 dates 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?

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.

You can contact the Administrator.