

Property Protector

Tenants Home Insurance - At a Glance



Overview	Tenants Home Insurance Policy
Who	For individual tenants or up to 6 sharers or policy holders
For	Individuals
Basis of Contract	Select Sums Insured with individual rating
Where	United Kingdom inc Northern Ireland ,Channel Islands and the IOM.
Tenancy Types	Working/Students/DSS Tenants
Properties including non standard	Houses/Bungalows/Maisonettes/Flats
Headline Cover (key facts for full details*)	Accidental Damage
Contents Sum Insured (Minimum) ###	£5,000
Personal Possessions (Away from Home) ###	£1,000
Freezer Contents	£500
Personal Money	£500
Damage to Landlords Contents	£1,000
Replacement Locks (Loss/Theft of Keys)	£250
Public Liability	£2,000,000
Employers Liability (Domestic Staff)	£2,000,000
Tenants Liability (Damage to Buildings)*	10% Contents Sum Insured
Contents within outbuildings (Max)	3% Contents Sum Insured or £ 500 (whichever greater)
Loss of Rent Payable	10% Contents Sum Insured/12 months
Loss of Metered Water	£750
Optional Cover available	
Pedal Cycles (Max Value £500)(Max 4 cycles)	Optional
Pictures and Paintings	10% Contents Sum Insured (Max)
Mobile Phones & Computer Equipment	Make & Model must be specified on the policy
Special Features/Key Exclusions	
Main conditions	Theft cover following forcible violent entry or exit from the property
Key Feature	No physical protections on individual rooms required
Main exclusions	Under 18s or more than 6 sharers
Maximum Sum Insured	£60,000
Higher Limits Security Requirements	Minimum security required for contents over £40,000
Theft from Unoccupied Vehicle	£500
Single Article Limit	£1,000
China, Glass, Porcelain and Brittle Items	£1000 Max per claim
Precious Metals & Jewellery	10% Contents Sum Insured or £ 2500 (whichever is less)
Basis of Contract	Statement of Fact
General Excess	£50
Escape of Water Claims	£250
Underwriters/Partners	RSA/Allianz/Groupama/TULP
Minimum Premium inc IPT	£100

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Items marked can be increased for additional premium