

Property Protector Tenants Home Insurance Key Facts



1. Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.
2. This policy is arranged by Towergate Underwriting and is underwritten by a consortium of specialist insurers; The Lead Insurers are Royal & Sun Alliance Insurance plc, also underwritten by Allianz Insurance plc and Groupama Insurance Company Limited.
3. This is a tenant's home contents insurance policy which covers you up to the sums insured for the contents specified in the policy schedule, including Accidental Damage cover as detailed in the policy if you have paid the additional premium.

Where a heading is underlined in this policy summary, full details can be found in your policy booklet under the same heading.

4. **Significant Features and Benefits:**

- Fire, Lightning, Explosion, Earthquake
- Aircraft or items dropped there from
- Storm, flood, weight of snow
- Escape of Water from Tanks or Pipes
- Escape of Oil
- Theft or attempted Theft
- Collision by animals or vehicles
- Riot, civil commotion or labour disturbance, malicious acts
- Subsidence, Landslip or Heave
- Accidental Damage to underground service supply pipes and cables
- Accidents to domestic staff Legal liability for bodily injury to domestic staff up to £2,000,000.
- Increased metered water charges resulting from escape of water due to an insured peril
- Legal liability to the public Public liability insurance up to £2,000,000.
- Valuables and personal possessions Cover for loss or damage within the geographical limits shown in the schedule.
- Domestic freezer cover - *your schedule will show if this cover is in force* - The cost of replacing food in your fridge or freezer if it is spoiled due to a change in temperature or contamination by refrigeration fumes.
- Pedal cycle cover - *your schedule will show if this cover is in force* - The cost of repairing or replacing your pedal cycle following theft or attempted theft or accidental damage.
- Money and credit card cover - *your schedule will show if this cover is in force* - Theft or accidental loss of money or amounts you become legally liable to pay as a result of unauthorised use following loss or theft of your credit card.

5. **Significant or Unusual Exclusions and Limitations:**

- Storm, flood, weight of snow no cover for property left in the open.
- Theft or attempted theft from the home are excluded unless consequent on violent and forcible entry.
- Loss or damage as a result of illegal activities is not covered under this policy
- Subsidence excluding damage by coastal erosion or whilst buildings undergo any structural work.
- Accidental damage to contents within the home except: if in garages or outbuildings; sublet or lent; wear and tear.
- Valuables and personal possessions see schedule for geographical limits; except for: wear and tear; any items over £1000; sports equipment whilst in use; theft of jewellery from unattended baggage; mobile phones and computer equipment; any amount over £500 in total from theft from unoccupied vehicle.
- Cover is not available for tenants occupying bedsits or where the property is not self-contained.
- There is no cover for Landlord's contents if the property is rented furnished unless a copy of the landlord's inventory and tenancy agreement can be evidenced.
- If a maximum of four house sharers require contents cover they must all be on the same tenancy agreement and must all sign the proposal form.
- Unless otherwise stated, the standard excess is £50, or £250 for escape of water



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6. **Policy Duration:** This is an annually renewable policy.
7. **Cancellation:** You are free to cancel this policy at any time.
8. **Claims:** In the event that you need to make a claim, please notify us at the following address:

Towergate Underwriting Claims, The Octagon, Middleborough, Colchester CO1 1TG

Or telephone our Claims Hotline on 01206 773540.

When contacting us, please have your policy number & details of the claim to hand to help us process the claim more efficiently. Please also have to hand the full address of the property at which the loss has occurred.

9. **Complaints:** We hope you will be pleased with the service we provide. However, if you have a complaint about our service or about a claim, please either write to us at:

Complaints Manager, Towergate Underwriting, The Octagon, Middleborough, Colchester CO1 1TG
Email: tulpenquiries@towergate.co.uk (marked urgent/ complaint) or Telephone: 01206 773540

Please ensure your policy number is quoted in all correspondence to assist a quick & efficient response. If you are not satisfied with the way in which your complaint has been dealt with, you should write to RSA Customer Relations who will conduct a separate investigation and full review which will be concluded by the issue of a final response letter.

If you are still not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case. Referral to the Financial Ombudsman will not affect your right to take legal action. Full details of address and contact numbers can be found within the policy wording.

10. **Compensation Scheme:** Royal & Sun Alliance Insurance plc, Allianz Insurance plc and Groupama Insurance Company Limited are members of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if they cannot meet their obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS www.fscs.org.uk.