

# Tenants' Contents Insurance Policy Summary

This is a summary and does not contain the full terms and conditions of the cover, which can be found in the **Tenants' Contents Policy Wording version 0709**. It is important that you take time to read the full Policy Wording and Certificate of Insurance carefully when you receive them. A copy of the Policy Wording is available on request.

## 1 NAME OF THE INSURANCE UNDERTAKING

The insurer of this policy Groupama Insurance Company Limited, Registered in England No.995253

## 2 TYPE OF INSURANCE AND COVER

The Tenants' Contents policy is a multi-section Home Insurance policy. You must select Contents but the Personal Possessions Section is optional. The Liability Section is included whether you select just Contents or Contents and Personal Possessions.

## 3 DURATION OF POLICY

The policy will remain in force for 12 months from the date of commencement.

Significant exclusions or limitations that apply to the whole policy	Policy Section
You must comply with the conditions of the policy for cover to apply. These include your duty to take reasonable precautions to prevent loss and actions you must take as soon as you are aware of a possible claim under this policy. See also the General Exclusions section of the policy booklet for those exclusions that apply to all Sections.	<b>General Conditions</b>  <b>General Exclusions</b>

Significant features and benefits	Significant exclusions or limitations	Policy Section
<p><b>Contents Section</b> This policy is a bedroom rated policy and provides covers for contents including valuables, personal money and pedal cycles whilst in your home.</p> <p>Claims are settled on a new for old basis, with the exception of claims relating to clothing and linen where an allowance for wear and tear is made.</p>	<p><u>Limits</u> Up to a maximum of £30,000.</p> <p>Up to one third of the sum insured for valuable items.</p> <p>5% of the sum insured for any single item.</p> <p>Up to £200 for personal money.</p> <p>Up to £400 for any single pedal cycles. Pedal cycles over this limit can be insured under the optional <b>Personal Possessions</b> Section.</p> <p><u>Exclusions</u> The first part of any claim – known as the 'excess'. For most cases the excess is £100. (If you select a higher excess the excess that applies will be as shown on your Certificate of Insurance).</p> <p>Livestock or pets.</p> <p>Items used for business or professional purposes.</p> <p>Theft or attempted theft damage caused by you.</p> <p>The cost of replacing any undamaged items which form part of a set or suite.</p> <p>Loss or damage to your Contents from any cause not listed in the policy wording – but wider cover is available under the <b>Accidental Damage</b> option and the optional <b>Personal Possessions Section</b>.</p>	<b>Contents</b>

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Significant features and benefits	Significant exclusions or limitations	Policy Section
	Certain losses or damage if any endorsement / special clause is shown on your Certificate of Insurance.	Contents
<b>Standard cover</b>		
Cover is provided for an extensive list of perils such as: fire, lightning, explosion, smoke, earthquake, riot, civil commotion, malicious damage, storm, flood, collision, subsidence and heave, falling trees, burst pipes, theft and attempted theft.	<p><b>Exclusions</b></p> <p>Smoke damage caused by any gradual process.</p> <p>Frost damage, other than damage caused by the freezing of water in pipes.</p> <p>Burst pipes, Malicious acts, Vandalism, Theft or attempted theft occurring <b>after the home has been unoccupied for more than thirty consecutive days.</b></p> <p>Theft caused by deception unless entry to the home was gained by deception.</p>	Contents
<p><b>Cover is also provided for:</b></p> <p>Accidental damage to mirrors, fixed glass and audio and video equipment including computers.</p>	<p><b>Up to up to £2,500.</b></p> <p><b>Exclusions</b></p> <p>Damage to video cameras, mobile phones, pagers, computer software, recording tapes or discs or records.</p> <p>Damage caused by failure to operate equipment in accordance with manufacturers' instructions.</p>	Event 3.10
Belongings you remove from your Home for not more than 60 days at a time.	<b>Up to £2,500.</b>	Event 3.15
Contents in your outbuildings.	<b>Up to £2,500.</b>	Event 3.6
Contents in the open within the boundaries of your home.	<b>Up to £500.</b>	Event 3.11
Replacements of locks if your keys are stolen.	<b>Up to £250.</b>	Event 3.12
Spoilage of food in freezers.	<b>Up to £300.</b>	Event 3.17
Loss of heating oil.	<b>Up to £500.</b>	Event 3.13
Loss of metered water.	<b>Up to £1,000.</b>	Event 3.13
Payment of Rent and alternative accommodation costs following an insured loss.	<b>Up to 20 percent of your contents sum insured.</b>	Event 3.14
Fatal injury in the home causing death.	<b>Up to £5,000.</b>	Event 3.16
<b>Optional Accidental Damage</b>		
Accidental Damage cover to all contents in the Home (with restrictions).	<p><b>Up to the Sum Insured you have selected for contents.</b></p> <p><b>Excludes</b></p> <p>Damage that is specifically excluded elsewhere under the <b>Contents Section</b> – see above.</p> <p>Plants, contact lenses, food or drink and food in freezers.</p>	Event 3.21

Significant features and benefits	Significant exclusions or limitations	Policy Section
	<p>Accidental damage occurring outside the home – wider cover is available under <b>Personal Possessions</b>.</p> <p>Those losses that we regard as uninsurable – see <b>Losses regarded as uninsurable</b> below.</p>	
<p>With optional accidental damage cover is also provided for Tenants' liability following accidental damage to the Landlords Buildings and Contents.</p>	<p><b>Up to £2,500.</b></p>	<p><b>Event 3.22</b></p>
<p><b>Optional Personal Possessions Section</b></p>		
<p>Provides much wider cover than is otherwise available under Contents for your personal possessions and personal money.</p> <p>Cover is provided for accidental loss or damage including losses away from your home anywhere in the world, excluding the USA and Canada, up to 60 days in any year.</p> <p><b>Unspecified Personal Possessions cover</b> is available to cover personal possessions with an overall Sum Insured; You may choose a Sum Insured of £2,000, £3,000 or £4,000.</p> <p><b>Specified Personal Possessions cover is available</b> to insure individual valuable items exceeding £1,000.</p> <p><b>Pedal Cycles</b> over £400 can also be specified.</p>	<p><b>Up to the Sum Insured you select</b> but limited to:            £1,000 for each individual item;            £400 for any pedal cycle;            £300 for money; and            £500 for unauthorised use of credit cards.</p> <p><b>Up to the Sum Insured you select for each individual item (maximum £10,000).</b></p> <p><b>Up to the Sum Insured you select maximum £1,000 any one pedal cycle.</b></p> <p><b>Excludes</b>            The first part of any claim – known as the ‘excess’. For most cases the excess is £100. (If you select a higher excess the excess that applies will be as shown on your Certificate of Insurance).</p> <p>Losses of credit, cash or cheque cards not reported to the company who issued them immediately after discovering the loss as soon as their office hours allow.</p> <p>Watercraft, camping equipment, furniture, furnishings and household goods, household goods and equipment used in connection with your business, musical instruments used professionally or semi-professionally, firearms and domestic appliances.</p> <p>In some instances this cover can be provided. If you need it – please ask.</p> <p>Theft from an unattended vehicle unless all the windows and sunroofs are securely closed and all the doors and boot are locked. Personal possessions must be hidden within the vehicle in a glove compartment or locked boot.</p>	<p><b>Personal Possessions</b></p>

Significant features and benefits	Significant exclusions or limitations	Policy Section
	<p>Theft of a pedal cycle unless a locking device is used to secure the cycle when it is unattended elsewhere than at your home.</p> <p>Theft of pedal cycle accessories unless stolen with the cycle.</p> <p>Certain losses or damage if any endorsement / special clauses are shown on your Certificate of Insurance, e.g. theft cover may be restricted unless certain security measures are in force.</p> <p>Those losses that are regarded as uninsurable – see <b>Losses regarded as uninsurable</b> below.</p>	<p><b>Personal Possessions</b></p>
	<p><b>Losses regarded as uninsurable</b></p> <p><b>Exclusions</b> These exclusions apply to both the Contents and Personal Possessions sections as noted above, even where we provide the widest form of cover.</p> <p>Damage caused by wear and tear, rot, vermin, insects, rust, cleaning repair or renovation or anything that happens gradually.</p> <p>Electrical or mechanical breakdown.</p>	
<b>Liability Section</b>		
<p>Cover for your legal liability to pay compensation, costs and expenses for injury to your employees.</p> <p>Your liability as Occupier, Tenant, Employer and in a personal capacity.</p>	<p><b>Up to £2,000,000 (£5,000,000 for domestic employees).</b></p> <p><b>Excludes</b> Liability in respect of injury, loss or damage caused by, or arising out of any passenger lift which you are responsible for maintaining.</p> <p>Using any horse for hunting, racing or polo.</p> <p>You owning, possessing, or using any mechanically propelled vehicle licensed for road use.</p> <p>Any liability arising out of the use of the home for any business or professional purpose.</p>	<p><b>Liability</b></p>

#### **4 RIGHT OF CANCELLATION**

You have the right to cancel your policy during a period of 14 days after the later of the day of purchase of the contract or the day on which you receive your policy documentation.

If you wish to do so, and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

Alternatively, if you wish to do so and if the insurance cover has already commenced, you will be entitled to a refund of the premium paid, subject to a deduction for the time for which you have been covered. This will be calculated on a pro-rata basis for the period in which you received cover and will include an additional charge of up to £25.00 to cover the administrative cost of providing the policy.

If you do not exercise your right to cancel your policy, it will continue in force for the term of the policy and you will be required to pay the premium stated.

#### **5 HOW TO CLAIM**

If you need to make a claim you should contact Letsure on **0844 561 0660** who will advise you what you should do next. The line is open between 9.00am to 5.00pm Monday – Friday. You will be asked to complete a claim form which should be returned to:  
The Claims Department,  
Groupama Insurance Company Limited,  
3rd Floor, Building One,  
Imperial Place, Elstree Way,  
Borehamwood, WD6 1JN

Outside office hours urgent claims may be notified to Loss Adjusters Cunningham Lindsay by telephone **02920 386713**. Cunningham Lindsay will offer appropriate advice/help and pass claim details on to Groupama Insurances.

#### **6 COMPLAINTS**

We are committed to maintaining a high standard of professional conduct in all our dealings with customers. If you feel that your insurance arrangements have not been handled in the manner in which you would expect and you wish to make a complaint we would like to hear from you. Please contact:

The Complaints Manager  
Letsure Limited  
Granite House  
31 Stockwell Street  
Glasgow  
G1 4RZ

The Policy wording sets out the full complaint procedure.

We and the insurer are members of the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body.

#### **7 FINANCIAL SERVICES COMPENSATION SCHEME**

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if your insurer cannot pay a claim. You may be entitled to compensation of up to £2,000 for the first part of the claim and 90% of the remainder of the claim. Further information about compensation scheme arrangements is available from the FSCS.

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