

# TENANTS' CONTENTS INSURANCE

Company: Trafalgar Insurance Company Limited

Product: Tenants Contents Insurance

Trafalgar Insurance Company Limited is licensed by the Guernsey Financial Services Commission. Registered office: Town Mills North, Rue du Pre, St Peter Port, Guernsey, GY1 6HS

This document is a summary of the cover provided under this policy. The policy documentation provides full details of what you are covered for.

## What is this type of insurance?

Contents insurance protects household and personal possessions against loss or damage when renting a property.



### What is insured?

#### Household contents (compulsory)

- ✓ Loss or damage to your contents in your home, outbuildings and garden if this is caused by something listed in the policy e.g. fire, theft, storm, flooding, subsidence
- ✓ The cost of alternative accommodation and loss of rent because of damage covered in your policy – up to 30% of the contents sum insured per incident
- ✓ Contents which are temporarily removed from the home or garden – up to 20% of the contents sum insured
- ✓ Replacement locks if keys are accidentally lost or stolen
- ✓ Food in freezers lost or damaged due to a rise or fall in temperature or contamination by freezing agents – up to £1000 per incident
- ✓ Accidental damage to audio, video and computer equipment
- ✓ Personal money such as cash, cheques, postage stamps, gift vouchers and travel tickets up to a value of £200 and visitor personal belongings up to £1,000
- ✓ Occupiers' personal liability where you are legally liable for injuries or property damage as occupier of the home – up to £1,000,000 per incident
- ✓ Tenants liability for damage to fixtures and fittings in the home – up to £5,000 per incident
- ✓ Accidental loss of metered water (up to £1,000 per incident) and fuel
- ✓ Escape of water from water tanks, pipes and fixed heating systems and oil leaking from a fixed heating system
- ✓ Contents which are in the open on land belonging to the home – up to £1,000 per insured event

#### Personal belongings (optional)

- ✓ Theft, loss or damage to clothing and personal belongings anywhere in the world including personal money, credit/debit cards, watches, jewellery, binoculars, musical instruments, photographic and sports equipment up to the amount shown in the Insurance Schedule
- ✓ Pedal bikes up to a value of £200 per bicycle (if the optional cover of bicycle cover is not selected)

#### Bicycle cover (optional)

- ✓ Theft of the bicycle listed in the Schedule up to the amount shown in the Insurance Schedule



### What is not insured?

#### Applies to the whole policy including optional cover

- ✗ Any excess to pay for claims.
- ✗ Loss or damage from war and terrorism
- ✗ Any loss, damage or liability from radioactivity
- ✗ Loss or damage from sonic bangs
- ✗ Loss, damage or liability arising from pollution or contamination unless because of an accident or oil leaking from an oil installation at the home
- ✗ Gradual deterioration including wear and tear

#### Household contents (compulsory)

- ✗ Motorised vehicles, aircraft, boats, boards and craft designed to be used on or in water, caravans, trailers including parts and spares
- ✗ Fixtures and fittings in the home
- ✗ Items used for business or professional purposes
- ✗ Any living creature

#### Personal belongings (optional)

- ✗ Theft from an unattended vehicle unless locked away within a locked vehicle – up to £1,000 per incident
- ✗ Business use of musical instruments, photographic and sporting equipment
- ✗ Malicious damage, theft or attempted theft caused by you or your family, or anyone lawfully in the property unless there is forced entry

#### Bicycle cover (optional)

- ✗ Loss or damage whilst being used for track racing or business purposes
- ✗ Theft when away from home unless securely locked to an object which cannot be moved



### Are there any restrictions on cover?

#### Household contents (compulsory)

- ! The single article limit for valuables is 10% and the overall limit for valuables is 1/3rd of the sum insured
- ! The single article limit for general contents is subject to a maximum sum insured for any one item of £2000
- ! Loss or damage by domestic animals
- ! For some sections of the policy, loss or damage where your home is left unoccupied for more than 60 days. Please check your policy document to see where it applies
- ! For claims of theft from the home this must be as a result of someone using force or violence to break into or out of the home.



## Where am I covered?

### Contents cover



British Isles which includes the Republic of Ireland, the Channel Islands and the Isle of Man.

### Personal belongings



Anywhere in the world

### Bicycle cover



Anywhere in the world



## What are my obligations?

- Take reasonable care to provide complete and accurate answers to questions we ask when you take out or make changes to your policy
- In the event of a claim, you must notify us as soon as possible
- Take all reasonable precautions to prevent accidents, loss or damage and keep insured property in good condition
- Tell us of any changes to the property, its use and its occupants and if you move
- Tell us immediately if any of the information on the Statement of Insurance or Insurance Schedule is incorrect or changes



## When and how do I pay?

You can pay for your policy annually or monthly. Please contact your intermediary for more details.



## When does the cover start and end?

This is an annual policy and the start and end dates of your policy are shown on the Insurance Schedule. Your policy may be renewed and payment taken unless you contact your intermediary to stop it before the renewal date. We will contact you before your renewal date and before taking payment to confirm your renewal terms.



## How do I cancel the contract?

You can cancel your policy during a period of 14 days after the policy start date or the date you receive your policy documentation, whichever is the later. 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.

If the insurance cover has already commenced, you will be entitled to a full 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.