

Tenants Contents Insurance

Insurance Product Information Document

Company: AmTrust Europe Limited

Registered in England & Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered Number 202189.

Product: Tenants Contents

This document contains some important facts about AmTrust Tenants Contents Insurance. It is only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy wording. Please take time to read this policy document to make sure you understand the cover it provides.

What is this type of insurance?

AmTrust Tenants Contents Insurance provides cover for the cost of repairing or replacing contents, valuables and personal effects as a result of loss or damage while in the home.



What is insured?

- ✓ Loss or damage to your contents caused by events such as fire, storm or flood, escape of water, theft or attempted theft, impact, malicious acts or vandalism and subsidence;
- ✓ Accidental damage audio and audio visual equipment including mobile phones;
- ✓ Accidental damage to fixed glass in furniture, ceramic hobs and mirrors;
- ✓ Up to £7,500 for unspecified valuables and £1,500 for any one item;
- ✓ Up to £250 for loss of frozen food;
- ✓ Up to £500 for any one claim for mobile phones;
- ✓ Up to £500 for any one pedal cycle;
- ✓ Up to £1,000 in any one period of insurance for increased domestic water or domestic oil charges for any one claim;
- ✓ Up to £250 for any one claim for replacing keys and locks to external doors and windows of the home following the theft of keys using force and violence;
- ✓ Up to £2,000,000 to cover any amount you are legally liable to pay arising as owner occupier of the property;
- ✓ Up to £2,500 to cover any amount you are legally liable to pay as a tenant under a tenancy agreement;
- ✓ Up to 20% of the contents sum insured for loss of rent or alternative accommodation costs while the home cannot be lived in as a result of loss or damage covered by an insured event;

We will also pay the costs for the following for an additional premium:

- ✓ Personal Possessions cover for accidental loss, damage or theft of personal effects which are worn or carried by you, in your home or anywhere in the world.



What is not insured?

- ✗ Any loss or damage caused by theft or attempted theft from your home unless it is as a result of force and violence;
- ✗ Any damage caused by wear and tear, or any gradually operating cause;
- ✗ Damage to audio and audio visual equipment designed to be portable whilst it is being transported, carried or moved in the home;
- ✗ Loss or damage caused by theft of any unattended pedal cycles unless it is locked to a fixed structure;
- ✗ Loss or damage of your personal possessions resulting from robbery or theft away from your home unless it is as a result of force and violence;
- ✗ Any loss or damage caused by cooking in rooms other than rooms that are fitted with designated kitchens.



Are there any restrictions on cover?

- ! Please refer to your policy schedule for any excesses or endorsements that may apply;
- ! Cover is limited for unoccupied properties. Some insured perils are not covered if the property has been unoccupied for more than 30 consecutive days;
- ! The cost of replacing or altering any undamaged part or item forming part of a set.



Where am I covered (Geographical Limits)?

- ✓ United Kingdom (England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands).
If you have extended your cover to include personal possessions, these are covered anywhere in the world.



What are my obligations?

- Comply with the terms and conditions of the policy;
- Take all steps to reduce and prevent any further injury, loss or damage;
- Tell your broker as soon as possible of any change in your circumstances, for example change in address or use of your home or plan to leave the home unfurnished or unoccupied;
- Give us full details of your claim as soon as possible, and always within 30 days;
- Tell the police immediately and obtain a crime number if the damage has been caused by theft, attempted theft or malicious acts or vandals;
- If you need to make a claim: Please call AmTrust Europe Limited on 0115 934 9818 (9am-5pm Mon- Fri) as soon as possible. When submitting a claim form please provide your policy number which can be found on your policy schedule and tell the police immediately if loss or damage has been caused by theft, attempted theft or malicious acts or vandalism;
- Give us, at your expense, all information and evidence (including written estimates and proof of ownership and value) we ask for when making a claim.



When and how do I pay?

Please speak to your insurance broker detailed on your policy schedule who will be able to confirm this information.



When does the cover start and end?

Your cover will take effect on the date stated in your policy schedule.



How do I cancel the contract?

To cancel your policy please contact your broker detailed on your policy schedule. Cancellations made within the first 14 days of purchase receive a full refund, after 14 days a pro-rata refund will be provided subject to an administration fee.