

Tenant Possessions Insurance

Policy Summary

For cover sections 1 - 3 and 5 - 17, this insurance is underwritten by Lloyd's syndicate 4444. The syndicate is managed by Canopus Managing Agents Limited. Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Firm Reference Number 204847. Canopus Managing Agents Limited is registered in England & Wales number 01514453. Registered office: Gallery 9, One Lime Street, London, EC3M 7HA. It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

For cover section 4 only, this insurance is administered by Legal Insurance Management Limited, arranged by UK & Ireland Insurance Services (Online) Limited & underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Legal Insurance Management Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference No.769884. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

You must select Basic Cover and add further optional sections of insurance cover to suit your needs. Full details of what you have chosen are shown in your policy schedule.

Claims

Should you wish to claim under your Tenants Possessions Insurance policy you should call the Claims Helpline on 0161 974 1101 as soon as possible.

You must give us any information or help that we may reasonably ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy document.

Basis of settling claims - This is set out on page 28 of your policy wording, as this will vary according to the section of cover under which a claim is being made.

If you wish to make a claim under the legal expenses section of the policy, please call the Legal Claims Notification & Advice Helpline Service on 01384 887575.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply you should read the policy document, a copy of which will be provided on completion of your contract or at any time on request. On receipt of your policy documentation, you will have time to decide if you wish to cancel the policy - see "Your right to cancel the policy" for more information.

Table 1 Tenant Possessions Insurance

The following table will show you if the cover is automatically included or optional (on payment of additional premium).

Section of Cover	Features and Benefits	Significant Exclusions or Limitations	Page(s)																				
<p>Section 1: Personal Possessions Within The Insured Address</p> <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Cover</th> </tr> </thead> <tbody> <tr> <td>Basic</td> <td>Included</td> </tr> </tbody> </table>	Policy Type	Cover	Basic	Included	<p>New For Old Your personal possessions are covered at your insured address against loss or damage by fire, flood, storm, theft, escape of water and other similar causes. And, in most cases we'll replace items on a new for old basis</p>	<ul style="list-style-type: none"> Contact lenses are not covered. Mobile telephones are not covered. A separate optional extension is available. For clothing a deduction may be made for wear and tear. If the sum insured you have selected for contents does not represent the full replacement value, your claim may be reduced 	7 & 8																
Policy Type	Cover																						
Basic	Included																						
<p>Section 2: Desktop Computer Equipment Accommodation Only.</p> <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Cover</th> </tr> </thead> <tbody> <tr> <td>Basic</td> <td>Included</td> </tr> </tbody> </table>	Policy Type	Cover	Basic	Included	<p>Desktop Computer Equipment Covers your desktop computer equipment at your insured address against loss or damage by fire, flood, storm, theft, escape of water and other similar causes. And, in most cases we'll replace items on a new for old basis.</p>	<p>The level of computer equipment cover is determined by the total sum insured.</p> <table border="1"> <thead> <tr> <th>Sum Insured</th> <th>Desktop Computer Equipment Cover</th> </tr> </thead> <tbody> <tr> <td>£2,000</td> <td>£500</td> </tr> <tr> <td>£4,000</td> <td>£750</td> </tr> <tr> <td>£6,000</td> <td>£1,000</td> </tr> <tr> <td>£8,000</td> <td>£2,000</td> </tr> <tr> <td>£10,000</td> <td>£2,500</td> </tr> <tr> <td>£12,000</td> <td>£3,000</td> </tr> <tr> <td>£14,000</td> <td>£3,500</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Maximum amount payable is £3,500. Data software not produced commercially is excluded. Loss or damage occurring outside of the insured address. 	Sum Insured	Desktop Computer Equipment Cover	£2,000	£500	£4,000	£750	£6,000	£1,000	£8,000	£2,000	£10,000	£2,500	£12,000	£3,000	£14,000	£3,500	8
Policy Type	Cover																						
Basic	Included																						
Sum Insured	Desktop Computer Equipment Cover																						
£2,000	£500																						
£4,000	£750																						
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£8,000	£2,000																						
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£14,000	£3,500																						
<p>Section 3: Criminal Assault</p> <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Cover</th> </tr> </thead> <tbody> <tr> <td>Basic</td> <td>Optional</td> </tr> </tbody> </table>	Policy Type	Cover	Basic	Optional	<p>Criminal Assault Covers up to £500 for costs you incur as a direct result of a criminal assault on you.</p>	<ul style="list-style-type: none"> Any incident not notified to the police within 24 hours and recorded as a criminal assault 	8																
Policy Type	Cover																						
Basic	Optional																						
<p>Section 4: Legal Expenses</p> <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Cover</th> </tr> </thead> <tbody> <tr> <td>Basic</td> <td>Optional</td> </tr> </tbody> </table>	Policy Type	Cover	Basic	Optional	<p>Legal Expenses Gives you up to £30,000 Legal Expenses Cover covering disputes in relation to:</p> <ul style="list-style-type: none"> Personal Injury Consumer Disputes Home Rights Employment Criminal Prosecution Defence Education 	<ul style="list-style-type: none"> Excludes some small claims and those without a reasonable chance of winning. Excludes pre-existing disputes and any starting within 90 days unless in connection with a contract after cover was taken out. 	9-14																
Policy Type	Cover																						
Basic	Optional																						
<p>Section 5: Accidental Damage</p> <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Cover</th> </tr> </thead> <tbody> <tr> <td>Basic</td> <td>Optional</td> </tr> </tbody> </table>	Policy Type	Cover	Basic	Optional	<p>Accidental Damage Covers accidental damage to audio equipment, camera equipment, computer equipment, games consoles, television, video and DVD players.</p>	<ul style="list-style-type: none"> Single item/group limits apply. These limits are shown in your policy /schedule. Some specific causes of damage may be excluded. 	15																
Policy Type	Cover																						
Basic	Optional																						

Table 1 (continued)

The following table will show you if the cover is automatically included or optional (on payment of additional premium).

Section of Cover	Features and Benefits	Significant Exclusions or Limitations	Page(s)				
Section 6: Personal Accident <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Cover</th> </tr> </thead> <tbody> <tr> <td>Basic</td> <td>Included</td> </tr> </tbody> </table>	Policy Type	Cover	Basic	Included	Personal Accident This section provides a specified monetary benefit up to a maximum of £10,000 if you sustain injuries resulting from an accident within the United Kingdom which directly results in your death or disablement within 12 months of the accident.	<ul style="list-style-type: none"> Any pre-existing physical defect or infirmity. An accident connected with or caused by specific sports and pastimes are excluded. Driving with more than the legally permitted level of alcohol in the blood. 	16
Policy Type	Cover						
Basic	Included						
Section 7: Credit Cards <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Cover</th> </tr> </thead> <tbody> <tr> <td>Basic</td> <td>Included</td> </tr> </tbody> </table>	Policy Type	Cover	Basic	Included	Credit Cards Loss resulting from a credit card being stolen from the insured address and, following forcible and violent entry then used fraudulently.	<ul style="list-style-type: none"> Any theft or subsequent use outside of the United Kingdom. Claims are limited to £500. In most cases, you will only be liable for the first £50 per card. 	17
Policy Type	Cover						
Basic	Included						
Section 8: Personal Money <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Cover</th> </tr> </thead> <tbody> <tr> <td>Basic</td> <td>Included</td> </tr> </tbody> </table>	Policy Type	Cover	Basic	Included	Personal Money Theft of money from the insured address following forcible and violent entry	<ul style="list-style-type: none"> Claims are limited to £50. 	17
Policy Type	Cover						
Basic	Included						
Section 9A: Landlords Property Tenants Liability <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Cover</th> </tr> </thead> <tbody> <tr> <td>Basic</td> <td>Included</td> </tr> </tbody> </table>	Policy Type	Cover	Basic	Included	Landlords Property Covers the amount you become legally liable to pay as damages under a formal tenancy agreement, following loss or damage to your landlords' household goods, furniture and furnishings within the insured address, following damage by fire, storm, flood, theft, escape of water and other similar causes. It also provides cover for accidental damage to your landlords fixed glass, sanitary ware and ceramic hobs in fixed kitchen appliances, as well as accidental damage to drains, pipes, cables and underground tanks providing services to and from the insured address.	<ul style="list-style-type: none"> Maximum amount payable is £5,000 Loss while the insured address is unoccupied. Accidental damage to landlord's household goods, furniture and furnishings. 	17
Policy Type	Cover						
Basic	Included						
Section 9B: Accidental Damage To Landlords Property Tenants Liability <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Cover</th> </tr> </thead> <tbody> <tr> <td>Basic</td> <td>Optional</td> </tr> </tbody> </table>	Policy Type	Cover	Basic	Optional	Landlords Property Covers the amount you become legally liable to pay as damages under a formal tenancy agreement, following loss or damage to your landlords' household goods, furniture and furnishings within the insured address, following accidental damage or damage by fire, storm, flood, theft, escape of water and other similar causes. It also provides cover for accidental damage to your landlords: a) fixed glass, sanitary ware and ceramic hobs in fixed kitchen appliances b) drains, pipes, cables and underground tanks providing services to and from the insured address c) household goods, furniture and furnishings.	<ul style="list-style-type: none"> Maximum amount payable is £10,000 Loss while the insured address is unoccupied. 	18
Policy Type	Cover						
Basic	Optional						

Table 1 (continued)

The following table will show you if the cover is automatically included or optional (on payment of additional premium).

Section of Cover	Features and Benefits	Significant Exclusions or Limitations	Page(s)				
Section 10: Legal Liability <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Cover</th> </tr> </thead> <tbody> <tr> <td>Basic</td> <td>Included</td> </tr> </tbody> </table>	Policy Type	Cover	Basic	Included	Legal Liability For amounts you become legally liable to pay in respect of accidental bodily injury and damage to property.	<ul style="list-style-type: none"> Maximum amount payable is £1,000,000. The ownership, occupation, possession or use of any land or building. Any occurrence caused by or arising out of or contributed to by any tenancy, business profession or occupation. Any damage caused directly or indirectly to the room(s), including communal areas, kitchens and laundry, in which you are residing during the period of insurance. 	19
Policy Type	Cover						
Basic	Included						
Section 11: Laptops, I-Pads & Portable Computers Cover within the Insured Address <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Cover</th> </tr> </thead> <tbody> <tr> <td>Basic</td> <td>Optional</td> </tr> </tbody> </table>	Policy Type	Cover	Basic	Optional	Laptops, I-Pads & Portable Computers Room Only Covers your laptop & portable computer equipment at your insured address whilst the insured address is occupied against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.	<ul style="list-style-type: none"> Maximum amount payable is £3,500. Data or software not produced commercially is excluded. Loss or damage occurring outside of the insured address. 	20
Policy Type	Cover						
Basic	Optional						
Section 12: Laptops, I-Pads & Portable Computers Cover Anywhere Within The UK <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Cover</th> </tr> </thead> <tbody> <tr> <td>Basic</td> <td>Optional</td> </tr> </tbody> </table>	Policy Type	Cover	Basic	Optional	Laptops, I-Pads & Portable Computers Anywhere Within The UK Covers your laptop & portable computer equipment for theft or accidental damage anywhere within the UK.	<ul style="list-style-type: none"> Maximum amount payable is £3,500. Data or software not produced commercially is excluded. Some specific causes of damage may be excluded. Theft from an unattended motor vehicle. 	20
Policy Type	Cover						
Basic	Optional						
Section 13: Specified Items Cover Anywhere Within The UK <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Cover</th> </tr> </thead> <tbody> <tr> <td>Basic</td> <td>Optional</td> </tr> </tbody> </table>	Policy Type	Cover	Basic	Optional	Specified Items This section covers theft or accidental damage to your specified items listed on your schedule occurring anywhere in the United Kingdom.	<ul style="list-style-type: none"> There is no cover for accidental loss of the specified items. Theft from an unattended motor vehicle. Property used for business purposes. Loss or damage by any heating process. The cost of replacing data or software, which has not been bought commercially. There is no cover for Pedal Cycles or Mobile Phones. Separate optional extensions are available for these items. Loss or damage caused by pets. 	21
Policy Type	Cover						
Basic	Optional						
Section 14: Mobile Phones Cover Anywhere Within The UK <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Cover</th> </tr> </thead> <tbody> <tr> <td>Basic</td> <td>Optional</td> </tr> </tbody> </table>	Policy Type	Cover	Basic	Optional	Mobile Phones This section covers your mobile phone for up to £1,000 for accidental Damage, accidental loss, theft & malicious damage occurring anywhere within the United Kingdom. We will also cover damage to your mobile phone up to £500, which is caused as a result of intentional or deliberate acts of any other party other than you. If the phone is stolen we will also pay up to £250 for unauthorised calls (£20 for Pay As You Go phones). Accessories that are accidentally lost, stolen or damaged at the same time as your insured phone are also covered up to £150.	<ul style="list-style-type: none"> Theft of an insured phone from an unattended motor vehicle. You must inform the Police of the theft or accidental loss of the phone and obtain a crime reference number. You must notify your airtime provider within 24 hours of the discovery of the theft or accidental loss. Any mobile phone purchased outside the United Kingdom. Loss or damage caused by pets. Malicious damage caused by an immediate family member 	22
Policy Type	Cover						
Basic	Optional						

Table 1 (continued)

The following table will show you if the cover is automatically included or optional (on payment of additional premium).

Section of Cover	Features and Benefits	Significant Exclusions or Limitations	Page(s)				
<p>Section 15: Pedal Cycles Cover Anywhere Within The UK Cover within Europe for up to 45 days</p> <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Cover</th> </tr> </thead> <tbody> <tr> <td>Basic</td> <td>Optional</td> </tr> </tbody> </table>	Policy Type	Cover	Basic	Optional	<p>Pedal Cycles This section covers your pedal cycle for up to £3,000 for theft, accidental loss or accidental damage occurring anywhere within the United Kingdom.</p> <p>Cover is extended within Europe for a maximum of 45 days during the period of insurance, subject to any repairs being carried out in the UK.</p> <p>It also covers: Public Liability up to £1,000,000 Pedal Cycle Accessories up to £250 Replacement Bike Hire within the UK up to £420 (£70 per day).</p>	<ul style="list-style-type: none"> There is no cover for pedal cycle accessories if the pedal cycle is not lost, stolen or damaged at the same time. Theft from an unattended motor vehicle. Loss or damage whilst the pedal cycle is being used for racing, competitions, professionally or for any trade purposes. Theft of any unattended pedal cycle unless in a building or securely locked to a permanent fixture through the frame of the pedal cycle. Loss or damage caused by pets. 	23-25
Policy Type	Cover						
Basic	Optional						
<p>Section 16: Excess Protection Cover</p> <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Cover</th> </tr> </thead> <tbody> <tr> <td>Basic</td> <td>Optional</td> </tr> </tbody> </table>	Policy Type	Cover	Basic	Optional	<p>Excess Protection Cover This section provides cover up to an amount equal to the amount of the excess in relation to each settled claim under each section of this policy, up to an annual aggregate limit of £1,000.</p> <p>Cover will only operate when the excess under each section of this policy is exceeded following the successful claim payment.</p>	<ul style="list-style-type: none"> Any claim that any section of this policy does not respond to or the excess is not exceeded. Any claim that is refused under this policy. Any contribution or deduction from the settlement of your claim, other than the stated policy excess, for which you have been made liable. Any claim that has been waived or reimbursed. Any liability you accept by agreement or contract unless you would have been liable anyway. 	26
Policy Type	Cover						
Basic	Optional						
<p>Section 17: Unspecified Items Cover Anywhere Within The UK</p> <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Cover</th> </tr> </thead> <tbody> <tr> <td>Basic</td> <td>Optional</td> </tr> </tbody> </table>	Policy Type	Cover	Basic	Optional	<p>Unspecified Items This section covers your unspecified personal possessions for up to £4,000 for theft or accidental damage occurring anywhere within the United Kingdom.</p>	<ul style="list-style-type: none"> Any single item worth more than £500. Theft from an unattended motor vehicle. Property used for business purposes. The cost of replacing data or software, which has not been bought commercially. There is no cover for Laptop & Portable Computers, Pedal Cycles or Mobile Phones. Loss or damage caused by pets. 	27
Policy Type	Cover						
Basic	Optional						

Table 2 General conditions and exclusions

The following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read the policy document.

General conditions and exclusions	Policy section
<ul style="list-style-type: none"> • No cover is provided for wear and tear, maintenance, anything that happens gradually, faulty design or workmanship or mechanical or electrical breakdown. • If at the time of loss or damage the value of your property is greater than the sum insured on the policy, you will be regarded as your own insurer for the difference and will be required to contribute to a rateable proportion of the loss or damage. 	See Sections specified in Table 1
Excesses and Limits	Policy section
Your policy will be subject to an excess, which is the amount you must pay in the event of a claim. Also, certain claims limits may apply. These will both be shown in your policy documentation.	See Sections specified in Table 1

Important information**Your right to cancel the policy**

If having examined your policy you decide not to proceed with the insurance, you will have 14 days to cancel it starting on the day you receive the policy documentation. To cancel please write to the address or call the number shown on your policy schedule. On receipt of your notice, we will refund any premiums already paid, except when you have already made a claim under your policy.

Customer Service and Complaints

Our aim is to provide you with a high-quality service at all times, although we do appreciate that there may be instances where you feel it is necessary to lodge a complaint.

For all complaints relating to sections 1 - 3 and 5 - 17 only

If you do wish to complain, please note the 3 steps below, along with the relevant contact details for each step.

Please take special note, however, that should you wish to direct your complaint directly to Lloyd's in the first instance, you may do so by using the contact information referenced in Step 2 below.

Step 1

Should you have any query or complaint regarding service, you can contact cover4tenants.com by telephone, letter, or e-mail.

Tel: 0161 772 3382

Postal Address:
Cover4tenants.com
UK & Ireland Insurance Services (Online) Limited,
The Stables,
Old-Co-op Yard,
Warwick Street,
Manchester,
M25 3HB.

E-mail: customerservices@cover4insurance.com

Should you have any query or complaint regarding the way your claim has been dealt with, please contact the Cover4tenants Claim Team as follows:

By telephone: 0161 974 1101

By writing to:

Cover4tenants Claim Team,
Stream Claim Solutions,
60 Spring Gardens,
Manchester,
M2 2BQ.

By email: complaints@streamcs.co.uk

We aim to resolve your concerns by close of the next business day. Experience tells us that most difficulties can be sorted out within this time.

Step 2

Should you remain dissatisfied with the outcome of your complaint, your legal rights are not affected and you may refer your complaint to Lloyd's. Lloyd's contact information is:

Complaints at Lloyd's
Fidentia House,
Walter Burke Way,
Chatham Maritime,
Kent,
ME4 4RN

Tel: +44 (0)20 7327 5693

Email: complaints@lloyds.com

Details of Lloyd's complaints procedure are set out in a leaflet "Your Complaint - How We Can Help", which is available at <http://www.lloyds.com/complaints>. Alternatively, you may ask Lloyd's for a hard copy.

Step 3

If you still remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service. The contact information is:

Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR

Tel: 0800 0234 567 (normally free from a fixed line, but charges may apply from mobiles).

Tel: 0300 1239 123 (normally charged at the same rate as 01 / 02 on mobile phone tariffs).

Email: complaint.info@financial-ombudsman.org.uk

For all complaints relating to section 4 - Legal Expenses only

If your complaint relates to this section of your policy, please contact the sales and service number shown in your schedule. If your complaint relates to a claim, you should write to: -

The Managing Director,
Legal Insurance Management Ltd,
1 Hagley Court North,
The Waterfront,
Brierley Hill,
West Midlands,
DY5 1XF

Tel: 01384 887575

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than 2 million and fewer than ten staff. Contact details for the Financial Ombudsman Service are noted in Step 3.

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local Authority Trading Standards Service or Citizens Advice Bureau.

Alternatively, if you purchased your insurance online, please note that you can, if you wish, also submit your complaint via the Online Dispute Resolution (ODR) Platform set up by the European Commission. This service has been set up to help residents in the European Union (EU), who have bought goods or services online, get their complaint resolved. You can access the ODR Platform by clicking on the following link: <http://ec.europa.eu/consumers/odr/>

This does not affect your right to submit your complaint following the process above. Please note that under current rules the European Commission will ultimately redirect your complaint to the Financial Ombudsman Service (FOS).

Financial Services Compensation Scheme (FSCS)

The insurer is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if the insurer is unable to meet its obligation to you under this contract. Further information can be obtained from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London, EC3A 7QU. Tel: 0800 678 1100 (Freephone) or 020 7741 4100. Website: www.fscs.org.uk.

Premiums and payments

Premiums are inclusive of Insurance Premium Tax. You may pay for your policy by credit/debit card.

Renewing your policy

At least 21 days before each policy renewal date we will tell you the premium and terms and conditions that will apply for the following year. If you wish to continue with the cover then you will need to tell us before the renewal date, otherwise your policy will lapse and no cover will be in force.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in "Your right to cancel the policy" above.

Termination of the contract

You may cancel the contract by giving us notice in writing. If you cancel the policy you may be entitled to a refund of premium provided that no claim has been made during the current period of insurance.

Financial Sanctions

Please note that the Insurer is unable to provide insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

The law and language applicable to the policy

This contract is subject to English law unless both parties agree otherwise. This contract is written in English and all communications about it will be conducted in English.