

## Tenants Contents Insurance Policy Summary

This document is a guide to the cover provided under Your Tenants Contents policy. It is only a summary and does not contain the full terms and conditions of the contract. For full details of your cover please read your insurance policy, your Certificate of Insurance (which indicates operative sections) and any endorsements that apply. A copy of your insurance policy booklet can be obtained by visiting [www.letsure.co.uk](http://www.letsure.co.uk) or by contacting Us on 0800 0358242.

### Name of the Insurer

The insurer of this policy Ageas Insurance Limited, Registered in England and Wales No.354568.

### Type of insurance

Tenants Contents Insurance.

### Duration of policy

12 Months or as shown on the Schedule.

### Applicable law

The law of England and Wales applies to this contract unless agreed otherwise with the Insurer.

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.	General Conditions  General Exclusions

Tenants Liability – (Extension)		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
Cover is provided for Loss or damage which You are contractually responsible for as a tenant at the Home for the Accidental Damage to the Landlord's Property.	Up £5,000 cover.  <b>Exclusions</b>  The first £100 of any claim.  Any amount exceeding £5,000 in the Period of Insurance.  Damage occurring after the Home has been left Unfurnished or is Unoccupied. Damage occurring after You have vacated the property.  Loss of or damage to property owned by You or property in Your care which is not Landlord's Property.	Section A

## Contents – (standard Cover)

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
<p>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>	<p>Up to £400 for Pedal Cycles</p> <p>Up to £1,500 single article limit for valuables</p> <p><b>Exclusions</b></p> <p>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>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 after the home has been unoccupied for more than thirty consecutive days.</p> <p>Theft caused by deception unless entry to the home was gained by deception.</p>	<p><b>Section B</b></p>

## Contents – Additional Cover

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
<p>Cover is also provided for the following:</p> <p>Temporary Removal of Contents</p> <p>Contents in the Garden</p> <p>House Removal</p> <p>Loss of Oil and Metered Water</p> <p>Door locks</p>	<ul style="list-style-type: none"> <li>• The Excess as specified on Your Certificate of Insurance.</li> <li>• Up to £2500 for a maximum of 60 days.</li> <li>• Up to £500 for loss or damage by causes 1 to 11 of Section B for Contents in the open within the boundaries of Your Home.</li> <li>• This excludes damage caused by Cracking, scratching or breakage of china, glass or other brittle articles unless they are packed by professional packers.</li> <li>• Domestic heating oil up to £500 or metered water up to £1,000.</li> <li>• Up to a maximum of £250 for replacing the locks</li> <li>• Up to a maximum of 20% of the Contents sums insured</li> </ul>	<p><b>Section C</b></p>

Rent or Alternative Accommodation	<ul style="list-style-type: none"> <li>Up to a maximum of £300 for any one event</li> </ul>	
Food in Freezers	<ul style="list-style-type: none"> <li>Up to £2500 for audio or visual files if they are lost, damaged or destroyed.</li> </ul>	
Audio Visual Downloads	<ul style="list-style-type: none"> <li>Up to £2,000,000 and excludes the following:</li> </ul>	
Public and Personal Liability –	<ol style="list-style-type: none"> <li>Injury to You or domestic employees.</li> <li>Loss or damage to property owned by, or in the custody or control of You or any person permanently residing with You.</li> </ol>	

<b>Contents –Accidental Damage (Optional Extension)</b>		
<b>Significant Features and Benefits</b>	<b>Significant Exclusions or Limitations</b>	<b>Section of the Policy that Contains further Details</b>
Accidental Damage cover to all contents in the Home or its outbuildings (with restrictions).	<p>Up to the Sum Insured you have selected for contents.</p> <p>Up to £500 for any item of glass, china or porcelain.</p> <p><b>Excludes</b> The first £100 of any claim.</p> <p>Damage arising from wear, tear, depreciation, the action of light, atmospheric conditions, insects, moths, vermin, infestation, damp, rust, wet or dry rot or any gradually operating cause, the process of cleaning, washing, repairing or restoring of any article, electrical or mechanical breakdown or any costs incurred as a result of the loss.</p> <p>Damage caused by domestic pets.</p> <p>Damage caused by faulty design, faulty plan, faulty specification or faulty materials.</p>	<b>Section D</b>

## Personal Possessions Cover – (Optional Extension)

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
<p>Provides much wider cover than is otherwise available under Contents for your personal possessions and personal money. 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>Unspecified Personal Possessions cover is available to cover personal possessions such as Valuables, Personal Effects, pedal cycles and sports equipment with an overall Sum Insured.</p> <p>Specified Personal Possessions cover is available to insure individual valuable items exceeding £1,500</p>	<p><b>Exclusions</b></p> <ul style="list-style-type: none"> <li>• Any loss or damage to contact or corneal lenses.</li> <li>• Loss or damage to musical instruments whilst in transit unless they are placed in a suitable protective container.</li> <li>• Documents or securities.</li> <li>• Household goods, foodstuffs and domestic appliances.</li> </ul> <ul style="list-style-type: none"> <li>• Up to the Sum Insured you select but limited to:               <ul style="list-style-type: none"> <li>• £1,500 for each individual item;</li> <li>• £400 for any pedal cycle;</li> <li>• £300 for money; and</li> <li>• £500 for unauthorised use of credit cards.</li> </ul> </li> </ul> <ul style="list-style-type: none"> <li>• Up to the Sum Insured you select</li> <li>• Up to £1000 for pedal cycles</li> </ul>	<p><b>Section E</b></p>

## General Exclusions

Significant Exclusions or Limitations	Section of the Policy that Contains further Details
<p>Loss or damage to any property, or any legal liability, directly or indirectly caused by or contributed to or arising from: war, invasion, pressure waves from aircraft</p> <p>Any loss destruction or damage suffered by You resulting from fraud, forgery or deception.</p> <p>Any loss or damage to property resulting from theft, attempted theft or malicious acts by You.</p>	<p><b>General Exclusions</b></p>

## Right of cancellation

### Cooling Off period

If You decide not to proceed with this insurance within fourteen days from the day of purchase or the day on which You receive Your policy documentation, whichever is the later, the Insurer will refund any Premium You have paid, provided that You have not made any claims and no incidents have arisen that could result in a claim under the policy. A charge of up to £10 to cover the administrative costs of providing the policy will be applicable.

### Cancellation at any other time

Following the expiry of the cooling off period, You continue to have the right to cancel Your policy at any time during the Period of Insurance. If You wish to do so, You will be entitled to a pro-rata refund of the Premium paid provided that You have not made any claims and no incidents have arisen that could result in a claim under the policy. A charge of up to £40 to cover the administrative costs of providing the Policy will be applicable.

## How to claim

To report a claim, please contact our claims handlers on:

Telephone: 0330 3337062

In writing to: Hestia House, Edgewest Road, Lincoln, LN6 7EL

## Complaints

We are committed to treating our customers fairly. However, we realise that there may be times when things go wrong. If this happens, please contact our offices. Please tell us your name and your policy number and the reason for your complaint.

We may record phone calls.

For complaints about the service, policy administration or documents, or to make a complaint about a claim, contact our offices:

Hestia House,  
Edgewest Road,  
Lincoln  
LN6 7EL

If you are not satisfied with our final response, you may be able to pass your complaint to the Financial Ombudsman Service. The address is: Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

## Financial Services Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS).

If we fail to carry out our responsibilities under this policy, you may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by phone on **0800 678 1100** or **020 7741 4100**.