

POLICY SUMMARY

Please read carefully and retain



Property Insurance for Tenant's Liability & Optional Contents Cover



Intasure Property Insurance for Tenant’s Liability & Optional Contents

Policy Summary

ABOUT THIS SUMMARY OF COVER

This summary provides a guide to your Tenant’s Liability & Optional Contents policy. Please note that it does not contain the full terms and conditions of the policy, which can be found in the Tenant’s Liability & Optional Contents policy wording.

If you would like a copy of the full policy wording or have any questions, please contact us or, you can download from www.intasure.com

Our Tenant’s Liability & Optional Contents Insurance policy allows you to choose whether to be covered for accidental damage to your landlord’s home and contents, your own contents and valuables and personal belongings (provided that you purchase contents cover). You can also purchase additional cover to tailor the policy to your needs.

Once your cover starts and you receive your policy documents, you will still have time to cancel your insurance. See ‘Cancellation information’ for more information. Policies are valid for a 12 month period from the inception date (as shown on your Schedule). You will need to periodically review the level of cover and sums insured as stated in your Schedule and Policy Wording to ensure that you have adequate protection throughout the year.

Please refer to your Schedule for details of your insurer and the cover selected.

ABOUT THE INSURER

The Tenant’s Liability & Optional Contents insurance is underwritten by Channel Syndicate 2015 at Lloyd’s:-

The Channel Managing Agency Limited

The Channel Managing Agency Limited, (Registered number: 08614385) is registered in England and Wales at 10 Lime St, London, EC3M 7AA.

All insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. You can check these details with the Financial Conduct Authority either on their website at www.fca.org.uk or by calling them on 0800 111 6768.

Section 1 - LANDLORD’S PROPERTY	Section 4 - LIABILITY
For full details about your cover and the exclusions see Section 1 of the Policy Wording	For full details about your cover and the exclusions see Section 4 of the Policy Wording
Covers accidental damage to: <ul style="list-style-type: none"> the landlord’s home, fixtures and fittings, furniture and finishings which you are legally liable to pay as Tenant under a tenancy agreement.	Covers you against all sums for which you may be legally liable to pay in respect of: <ul style="list-style-type: none"> accidental bodily injury to any person, accidental loss of or damage to Property not belonging to you or in your custody or control or any of your tenants or employees, death, bodily injury or disease of any domestic employee.
POLICY EXCESS	
Standard Excess - £100 Unless stated otherwise in your Schedule. Please be aware that if you have selected a voluntary excess this will be payable in addition to the standard excess.	



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ADDITIONAL BENEFITS INCLUDED AS STANDARD

Section 1 - LANDLORD'S PROPERTY and Section 4 - LIABILITY

- This is a portable insurance policy, so if you move to a new rented property address, the policy will transfer with you.

ADDITIONAL COVER

You may add the following cover to your Landlord's Property cover. Please check your Quotation or Policy Schedule to confirm whether this is included

- Tenant's Contents cover
- Additional Accidental Damage cover to Tenant's Contents
- Theft and accidental damage to Pedal Cycles
- Personal Effects and Valuables

SUMMARY OF SIGNIFICANT EXCLUSIONS AND LIMITS

This is a summary only - you must read this in conjunction with the Policy Document for full details, as well as your Schedule for specific terms and conditions

Section 1 - LANDLORD'S PROPERTY

- There is a limit of up to £2,000 for accidental damage to your home, its fixtures, fittings and your landlord's furniture and furnishings for which you are legally liable to pay as tenant under a tenancy agreement.
- We will not pay for the amount of any deposit lodged with the landlord.
- No cover for loss or damage caused by chewing, scratching, tearing or fouling by your domestic pets.
- No cover for damage caused by rodents/vermin.

Section 4 - LIABILITY

- Limit of £5,000,000.
- We will not indemnify you against liability for bodily injury to any person arising out of and in the course of employment or engagement by you or your family other than for solely private domestic duties where the limit is up to £5,000,000.

EXCLUSIONS THAT APPLY TO SECTIONS 1 TO 4 OF THIS INSURANCE

- Loss or damage caused directly or indirectly by radioactive contamination and nuclear assemblies
- Any claim of whatsoever nature directly or indirectly occasioned by or, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities, warlike operations (whether war be declared or not), civil war, mutiny, civil commotion, assuming the proportions of or, amounting to popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law, confiscation or nationalization, or requisition, or destruction, of or damage to property by or under the order of any Government or public or local authority Act of Terrorism or any action taken in controlling preventing suppressing or in any way relating to any of the above.
- Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, rising damp, rising water table, insects, vermin, fungus, condensation, fading, frost or anything that happens gradually, the process of cleaning, dyeing, repair, alteration, renovation, restoration or anything reaching the end of its serviceable life.
- Any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or use of faulty materials.



Intasure Property Insurance for Tenant's Liability & Optional Contents

Policy Summary

ADDITIONAL COVER

Section 2 - CONTENTS - Optional

For full details about your cover and the exclusions see Section 2 of the Policy Wording

WHAT ARE YOU INSURED AGAINST?	SUMMARY OF SIGNIFICANT EXCLUSIONS AND LIMITS
<p>Loss of or damage to Contents contained in the Home and its domestic out-buildings and garages.</p> <ul style="list-style-type: none"> • Fire • Storm • Flood • Theft • Malicious damage • Escape of water • Collision • Electrical Power Surge • Garden ornaments and furniture • Replacement locks if keys are lost or stolen • Spoilage of food in freezers • Loss of domestic fuel and metered water 	<ul style="list-style-type: none"> • There is a single article limit of £2,500, • No cover is provided for Portable computer(s), mobile phones, hearing aids, spectacles, contact lenses and corneal lenses, dentures, dental related items. • No cover for damage caused by faulty workmanship or defective design or defective materials or gradually operating cause. • No cover is provided for theft or malicious damage caused by persons lawfully in the home. <p>For each of the following categories, the limits shown will apply:</p> <ul style="list-style-type: none"> • £2,500 for loss from outbuildings including garages. • £500 for the removal of falling trees, branches, lamp posts, telegraph poles. • £1,500 in any one year of insurance for loss or damage to contents contained in the home by falling receiving aerials, their fittings or masts, solar panels, satellite dishes and fittings. • £1,000 any one occurrence and £3,000 in any one year of insurance for electrical power surge. • £50 for cash in meters in your property. • £750 for loss or theft of keys for the home. • £1,500 for loss of metered water and domestic fuel. • £1,500 for garden ornaments and furniture. • Pedal cycles are covered up to £500 per cycle. • £1,000 for freezer contents. • £350 for personal money in any one period of insurance .

HOW WE SETTLE YOUR CLAIM

Section 1 - LANDLORD'S PROPERTY	Section 4 - LIABILITY
<p>If your claim for loss or damage is covered under Section 1, we will pay the full cost of repair or for replacement as long as:</p> <ul style="list-style-type: none"> • The homes, its fixtures, fittings and landlord's furniture and furnishings were in a good state of repair immediately prior to the loss or damage. 	<ul style="list-style-type: none"> • If you claim for loss under Section 4 - Liability, our liability for all damages payable by you under this Section to any claimant or number of claimants in respect of any one claim or all claims or a series arising out of one original cause shall not exceed the amount specified in the Schedule.



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CANCELLATION

You have the right to cancel the insurance Policy **30 days** from the day after receipt of the documentation and receive a full refund of any premium paid, provided that there have been no claims either paid, reported or outstanding. For the purpose of this cancellation clause, it will be deemed that you will have received the Policy documents upon the day following the date it was emailed/posted to you.

Once cover has commenced **outside the 30 day period**, you may cancel your policy at any time and will receive a pro-rata refund. The pro-rata refund will consist of a deduction for the period of cover and any fees paid. This will also be subject to no claims having either been paid, reported or outstanding.

We may cancel this Policy or any part thereof by sending 30 days' notice by letter to You at Your last known address. You shall thereupon become entitled to the return of a proportionate part of the premium corresponding to the unexpired period of insurance. Where a claim has been made during the current period of insurance no refund or credit of premium will be due.

HOW TO MAKE A CLAIM

To register a claim on your property insurance and obtain a claim form please contact Intasure on **0345 111 0672** OR

- Online - Log on to your Intasure portal.

HOW TO MAKE A COMPLAINT

Our aim is to ensure that all aspects of your home insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your insurance or the handling of a claim, you should contact:

The Managing Director, Intasure, AMP House, Dingwall Road, Croydon, CR0 2LX. Tel: +44 (0)208 274 6777

If you are not satisfied and wish to make a complaint, then Intasure will forward the matter on to the insurer's complaints team.

Complaints

Lloyd's

Fidentia House

Walter Burke Way

Chatham Maritime

Kent, ME4 4RN

Tel No: 020 7327 5693

Fax No: 020 7327 5225

E-mail: complaints@lloyds.com

Website: www.lloyds.com/complaints

If you remain dissatisfied, you may refer the matter at any time to the Financial Ombudsman Service which is an independent body that arbitrates on complaints. They can be contacted at the following address:

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR

Telephone: 0800 023 4567 (for landline users) or 0300 123 9123 (for mobile users)

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

Website: www.financial-ombudsman.org.uk

You have six months from the date of our final response to refer a complaint to the Financial Ombudsman Service.

Your right to take legal action against us is not affected by referral to either the Customer Relations Team or the Financial Ombudsman Service. However, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced

In all communications the policy/certificate number appearing in the schedule should be quoted.





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COMPENSATION

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. If you are entitled to compensation under the Scheme, the level and extent of compensation would depend on the nature of the contract. Further information about the Scheme is available from the Financial Compensation Scheme.

Financial Services Compensation Scheme
10th Floor Beaufort House
15 St Botolph Street
London
EC3A 7QU
Tel: 0800 678 1100 or 020 7741 4100
Website: www.fscs.org.uk

Initial Disclosure Document

Please read this document carefully, if you have any questions regarding the contents of this document then please contact us immediately. Please retain this with your policy documentation.

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

We only offer products from a single insurer for Tenant's Liability and Optional Contents insurance.

We also offer products from a single insurer for any optional add-on products.

3. Which service will we provide you with?

You will not receive advice or a recommendation from us for your insurance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice as to whether our products suit your needs.

4. What will you have to pay us for our services?

Any charges that we may levy, in addition to the premium charged by the insurer, for arranging, amending, renewing or cancelling any policy, will be advised to you before you purchase the policy.

Where there is an option to pay your premium by direct debit there will be a charge for the credit provided by the finance company. This will be detailed in the payment options offered to you.

If a policy is cancelled outside the cooling off period, then any premium refund will be subject to the deduction of any charges as referred to above. We will not issue a return premium fee if it is less than £10.

5. Who regulates us?

Intasure is a trading name of Arthur J. Gallagher Insurance Brokers Limited which is authorised and regulated by the Financial Conduct Authority.

Registered address: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Our FCA registration number is 311786.

Our permitted business is assisting in the administration and performance of non-investment contracts of insurance.

You can check this on the Financial Conduct Register by visiting the FCA's website www.fca.org.uk or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

In writing: Write to Managing Director, Intasure, AMP House, Dingwall Road, Croydon, CR0 2LX

Tel: 0208 274 6777

Email: complaints@intasure.com

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Address: The Financial Ombudsman Service (FOS), Exchange Tower, London E14 9SR

Tel: 0800 023 4567 (if calling from landline) or 0300 123 9123 (if calling from a mobile)

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

Website: www.financial-ombudsman.org.uk

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS.

Website: www.fscs.org.uk

Address: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU

Tel: 0800 678 1100

8. How do we handle your money?

We may hold money on your behalf, either paid by you to be passed on to insurers or paid to us by your insurers, to be passed on to you. For your protection, money received from you, or to be paid to you will be held by us in accordance with the Financial Conduct Authority rules.

In most cases, we hold money as agent of the insurer under a 'risk transfer' process. Under risk transfer, we have an agreement with your insurer to hold money as their agent. Money we receive, either from you or from the insurer will therefore be the property of the insurer whilst we hold it. Therefore, if you pay money to us, it is treated as having been received by the insurer and if we do not pay it over to the insurer your policy will not be affected. Similarly, if the insurer pays claims money or a return premium to us for onward transmission to you and we do not pay you, then the insurer will still be liable to you. Where we do not use 'risk transfer', we will notify you separately.

We will deduct any commission entitlements before paying premiums to insurers.

Any interest earned on money held by us in relation to this insurance will be retained by us for our own use.

9. How we use your data?

We are registered under the Data Protection Act 1998 (the "Act"). By accepting this Statement you consent to us using and processing your personal and sensitive personal data (where this is necessary, for example criminal convictions) for the purpose of procuring insurance policies and handling claims, if any. Where you provide us with personal or sensitive personal information that relates to anyone other than you, you must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by us as set out below.

We may disclose your personal and sensitive personal data to third parties involved in providing products or services to us or the insurer, service providers we have retained to perform services on our behalf this includes; group companies, affinity partners, (re) insurers, other insurance intermediaries, insurance reference bureaus, fraud detection agencies, loss adjusters, solicitors/barristers, accountants, Premium Credit Limited if you have chosen to pay by direct debit, parties involved in the claims handling process and/or service providers where necessary to provide and administer our products, services and/or who may provide ancillary services, reinsurance companies and insurance regulatory authorities, and as may be required by law. Your information may also be used for offering renewal, research and statistical purposes. Your personal data may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for policy and systems administration.

In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions).

The Act entitles you to receive details of personal and/or sensitive data held about you by us. You have the right to apply for a copy of your information, for which we may charge an administration fee of £10, and to have any inaccuracies corrected

The information provided will be treated in compliance with the Act.

For the purposes of the Act, the Data Controller in relation to any personal data you supply is Arthur J. Gallagher Insurance Brokers Limited.

In the interests of security and to improve our service, telephone calls you make to us may be monitored and/or recorded.