

# lets - cover Tenants Home Insurance

keyfacts

This Policy is underwritten by AXA Insurance UK plc, authorised and regulated by the Financial Services Authority. This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording.

## Name of Insurer

AXA Insurance UK plc

## Type of Insurance and Cover

Home insurance for Tenants. This insurance provides cover for Contents. The maximum amount we will pay is the sum insured shown within your policy wording or on the policy schedule.

Accidental Damage cover is automatically included. Personal Possessions may also be included if you selected this option – Your policy schedule will show if you selected these options.

## Conditions

- You must at all times keep the sums insured at a level that represents full value, failure to comply with this may jeopardise your claim or cover.

## Features and Benefits

### Contents Standard Cover:

- Limits of 5% of the contents sum insured for any one valuable and one third of the contents sum insured for any one claim for total valuables are shown in the policy wording – your policy schedule will show the revised limits if these have been increased
- Loss or damage caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water (e.g. from burst pipes or tanks) or oil, malicious persons, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes. (causes 1 – 11 in the policy wording)
- Accidental breakage of or damage to fixed glass in furniture, mirrors, hobs and home entertainment equipment (including satellite dishes up to £500).
- Accidental loss of metered water and oil up to £1,000.
- Rent or alternative accommodation up to a maximum of 30% of the sum insured.
- Loss or damage to frozen food due to a change in temperature or contamination by refrigerant fumes.
- Liability for domestic employees up to £10,000,000.
- Tenant's liability up to £2500.
- Public liability insurance up to £2,000,000, including damage arising from your occupation of the insured property (but not its ownership)

### Personal Possessions:

- Loss or damage to personal possessions elsewhere in Europe and anywhere in the world for up to 60 days. – Please refer to policy wording for full details of cover available.

### Significant or unusual Exclusions or Limitations

- The standard excesses and any increased amount you have agreed to pay shown within your policy wording or on the policy schedule.
- Watercraft (e.g. windsurfers and sailboards) and mechanically propelled vehicles (e.g. quad bikes and motorcycles) and any liability arising from them.
- Property primarily used for and liability arising from business purposes.

### General Exclusions:

- Riot or civil commotion outside of the United Kingdom, the Isle of Man or the Channel Islands, confiscation or sonic bangs, radioactive contamination, war risks, terrorism, reduction in market value, date change, pollution and contamination.

### Exclusions under Contents Standard Cover:

- Loss or damage caused by chewing, scratching, tearing or fouling by domestic animals.
- Damage caused by any gradually operating cause.
- Damage caused (whilst being carried) to audio or visual equipment which is designed to be portable.
- Loss or damage to valuables, money, plants or trees left in the open at the insured property.
- Loss or damage occurring after the insured property has been unoccupied or unfurnished (see full definitions within the policy wording) for 30 consecutive days or more by malicious persons, escape of water or oil, theft, mirrors, fixed glass and sanitary ware and accidental loss of oil and metered water.

### Exclusions under Personal Possessions:

- Theft from an unattended motor vehicle unless the personal possessions are concealed from view and the vehicle is locked.
- Theft from an unlocked hotel room.

## Duration

This is an annually renewable policy.

## Cancellation period

You are free to cancel this policy at anytime.

## Claim Notification

To make a claim, contact 01403 321316.

## Making Yourself Heard

Any complaint you may have should in the first instance be addressed to Heath Lambert Insurance Services, then claim office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to The Customer Care Department of AXA Insurance UK plc.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the Policy Wording.

## Financial Services Compensation Scheme (FSCS)

AXA Insurance UK plc is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme. Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at [www.FSCS.org.uk](http://www.FSCS.org.uk).