

Tenant Liability Insurance

Oops | INSURANCE

Insurance Product Information Document

Company: UK General Limited

Product: Tenants Liability

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority, Registration Number 310101. This insurance is underwritten by Watford Insurance Company Europe Limited who is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This cover will indemnify you for damage or loss or legal liability you may incur for accidents or losses occurring in relation to your tenancy whilst in the home registered to your policy schedule.



What is insured?

Accidental Damage to Landlord's Property:

- ✓ Cover for damage for which you are legally responsible as a tenant whilst in the home during the period of insurance. In the event of accidental damage to the landlord's property, this policy will replace the damaged item as new, either by paying for the cost to repair or replacing the damaged item as new.



Are there any restrictions on cover?

- ! Any claim that exceeds the sum insured on your policy schedule. The maximum sum insured under this policy is £2,500 or £5,000 as shown on your policy schedule.
- ! Any claim that occurs outside of the policy period.



What is not insured?

- ✗ The policy excess.
- ✗ Any amount exceeding the sum insured stated in your schedule.
- ✗ Any damage by any cause other than accidental damage.
- ✗ Any property owned by you or in your custody or control that is not landlord's property.
- ✗ Any damage whilst your home is unoccupied for 30 days or more.
- ✗ Any damage caused by deception unless deception is only used to gain entry.
- ✗ Any damage caused by anything that happens gradually.
- ✗ Any damage caused by wear and tear, damp, vermin, fungus, cleaning, altering or repairing, restoration, mechanical or electrical breakdown, loss of value.
- ✗ Any damage occurring after you have vacated the home.
- ✗ Any damage to the following valuables: jewellery, watches, stamps, medals, money, photographic equipment, furs, curios, works of art.
- ✗ Any damage to vehicles and craft.



Where am I covered?

You are covered within the United Kingdom of Great Britain and Northern Ireland.



What are my obligations?

You must take reasonable care to supply accurate and complete answers to all the questions you are asked when you take out, or make changes to, this policy. You must notify your administrator as soon as possible if any of the information in your policy documents is incorrect or if you wish to make a change to your policy.

If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify your administrator of any incorrect information or changes you wish to make, your policy may not operate in the event of a claim. We may not pay any claim in full or your policy could be invalid. You must follow our claims process which can be found in your policy documentation.



When and how do I pay?

Your premium will be payable to the broker or agent that you chose to purchase this policy from. Full details of the premium paid will be detailed on your policy schedule.



When does the cover start and end?

Your cover start date and end date will be detailed on your policy schedule.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later, provided that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy, however no refund of premium will be payable.