

# Tenant Liability Insurance

**Oops** | INSURANCE

## Insurance Product Information Document

**Company: Lexelle Limited**

**Product: Tenants Liability**

This insurance is provided by Lexelle Limited which is registered in the UK and is underwritten by Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

### What is this type of insurance?

This Tenants Liability Insurance policy provides you with cover, up to the amounts specified in your policy schedule, for accidental damage to your landlord's property caused by you.



### What is insured?

The policy will offer the following basis of settlement following damage caused by you:

- ✓ Replace the damaged landlord's property as new
- ✓ Pay for cost of replacing the damaged item as new
- ✓ Pay the cost of repairing the item

The maximum amount that can be claimed in the aggregate for any 12-month policy period will be noted on your policy schedule.



### What is not insured?

#### Main Exclusions only

- ✗ Any uninsurable risks.
- ✗ Claims over the claims limit.
- ✗ The excess payable on each and every claim payable by you.
- ✗ Damage caused by, fire or smoke, lightning, earthquake, explosion, escape of water, storm or flood, theft, attempted theft, falling trees/branches/satellite dishes, malicious damage or vandalism, subsidence, heave or landslip.
- ✗ Property owned by you or in your custody or control not belonging to your landlord.
- ✗ Damage to property if unoccupied for more than 30 days or more.
- ✗ Claims arising from deliberate actions by you, or anybody associated with you.
- ✗ Claims submitted to us past 30 days of event that gives rise to the claim.
- ✗ Deductions for wear and tear if the landlord's property is not maintained and in a good state of repair.
- ✗ The process of cleaning, altering, repair and restoration
- ✗ Damage to valuables, money, vehicles and craft
- ✗ Damage caused by wear & tear, settlement, shrinkage, vermin, insects, damp, dry and wet rot, weather or atmospheric conditions or anything that happens gradually.



### Are there any restrictions on cover?

- ✗ Cost of repair/replacement of any undamaged items that form part of a pair/set or part of a common design
- ✗ You must not undertake any repairs to the landlord's property without insurers prior agreement
- ✗ You must take steps to reduce further loss or damage or injury
- ✗ You must not admit any liability or responsibility or negotiate or settle any aspect of any claim without the insurers permission to do so in writing

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### Where am I covered?

- ✓ The United Kingdom, the Channel Islands and the Isle of Man



### What are my obligations?

#### Disclosing important information

(This applies if you are a private individual taking out the insurance wholly or mainly for purposes unrelated to your business, trade or profession) You must take reasonable care to provide complete and accurate answers to questions you are asked when you take out or make any changes to your policy.

#### Duty of fair presentation

(This applies if you are taking out the insurance contract in any other capacity)

Under the Insurance Act 2015, you have a duty to make fair representation of the risk to us before the policy starts, when you make any amendments to your cover and when you renew your policy. This means you must:

- Disclose all material facts which you know or ought to know (A “material fact” is information that would influence our decision as to whether to insure you and, if so, on what terms)
- Make the disclosure in a reasonably clear and accessible way and.
- Ensure that every material representation of fact is substantially correct and made in good faith

Full details of what constitutes “fair presentation” and the consequences of breaching this duty are given in the Policy Document



### When and how do I pay?

You pay for this insurance as a one-off payment at the beginning of the period of cover.



### When does the cover start and end?

Your cover starts on the policy start date shown on your Policy Schedule and continues for a period for the period selected and shown in your Policy Schedule.



### How do I cancel the contract?

You can cancel Your policy within 14 days of the start date or, if later, within 14 days of the date you receive this Policy Document. We will refund any premium You have paid as long as You have not made a claim and do not intend to make a claim.

You can also cancel Your policy at any other time after 14 days but, no refund of premium will be provided.

If You have an annual policy but pay your premium on a monthly basis via the administrator facility, you will be required to pay the remainder of Your annual premium in accordance with the terms and conditions of your agreement