

# Tenant Contents & Liability Insurance

## Insurance Product Information Document

### Product: Tenant Contents & Liability Policy

C&C Insurance Company PCC Ltd who are authorised and regulated by the Seychelles Financial Services Authority. Registered office address of Eden Plaza F20, Eden Island, Mahe, Seychelles. Registered in the Republic of Seychelles. Company Number: 8431948-1

This Insurance Product Information Document provides a summary of the key information for this product. Complete pre-contractual and contractual information on the product is provided in the policy documentation. The policy, along with your personalised schedule will provide you with exact details of what is and is not covered, along with important duties and conditions that you must comply with in order to ensure your cover remains effective. This policy provides contents insurance and tenants liability insurance if you are a tenant occupying rented accommodation. Some of the covers available are optional. However, all of the covers you have chosen to include will be clearly shown on your policy schedule.



#### What Is Insured?

(For a full list of what is and is not covered please refer to the policy booklet. Your schedule will confirm the operative sections)

- ✓ **Contents** (household goods and possessions whilst in the home). Reference is to be made to the policy for the full contents definition and to your schedule to see the maximum amounts you can claim for (limited to £20,000).
- ✓ If your property is unoccupied, certain events and sections of cover will not be insured. Your schedule will show the extent of cover provided, along with any additional obligations you may have to fulfil.

#### If shown as covered on your schedule, the following cover will apply:

- ✓ A range of sudden and unforeseeable events, such as fire, explosion, theft, escape of water or flood to your insured property.
- ✓ Accidental Damage to contents, which covers unintentional one-off incidents including where items are dropped or knocked over.
- ✓ Cover against theft, accidental damage or accidental loss for personal items usually taken out of the home (limited to the amount shown in your schedule, with additional restrictions applicable).
- ✓ Cover against damage caused by your domestic pet (limited to £2,000).
- ✓ Cover for theft of bicycles at the home in the United Kingdom (limited to £1,000 per cycle).
- ✓ Tenant's liability which protects you against the cost of loss or damage to your home and landlord's furniture, furnishings and interior decorations, which your tenancy agreement specifies you are responsible for up to the limit shown on your schedule (limited to £10,000).
- ✓ Personal Items away from the home anywhere within the United Kingdom or Europe and also for periods up to 60 days Worldwide (limited to £2,000 per single item unless specified within the schedule).
- ✓ Cover for contents against theft and accidental damage whilst in transit between your previous permanent home and your new permanent home (limited to the amount shown in your schedule, with additional restrictions applicable).

#### Legal Expenses

- ✓ Costs of personal legal expenses relating to employment dispute, contract dispute, bodily injury, clinical negligence, property protection, tax protection, jury service & court attendance, legal defence, identity theft.

#### What Is Not Insured?

(For a full list of what is and is not covered please refer to the policy booklet, with any additional restrictions being highlighted on the schedule)

- X Depending on the type of incident, you may be required to pay the first amount of any claim made and this is called the excess. Please refer to your policy and schedule for full details.
- X Any part of the structure of your home.
- X Your property maintenance costs.
- X Existing damage or damage that was caused deliberately by you or members of the household.
- X Damage arising from war, wear and tear, faulty design or specification.
- X Damage caused by contractors working on the premises or liability arising from any major works they are carrying out.
- X Any reduction in value of the property following repair or replacement.
- X Subsidence damage to solid floors within the property, unless the building is damaged at the same time and by the same event.
- X Subsidence damage whilst the property undergoes structural repairs, alterations or extensions.
- X Accidental damage to contents held in garages or outbuildings.
- X Cover for damage where the property is insured elsewhere.
- X Any amount exceeding the sum insured stated in your schedule.
- X Any damage whilst your home is unoccupied for 30 days or more.
- X Any damage caused by deception unless deception is only used to gain entry.
- X Damage to any sports equipment whilst in use.
- X Replacement of locks or safes following loss of keys.
- X Loss or damage of money or credit cards.
- X Any damage occurring after you have vacated the home.

#### Legal Expenses

- X Any incident commencing prior to the inception of cover.
- X Costs incurred before the claim has been accepted.



### Are there any restrictions on cover?

(A full list of the restrictions that apply are found in the policy booklet, with any additional restrictions being highlighted on the

- ! Most insured events will not be covered whilst the property is unoccupied (defined in the policy as no one residing in the property for 30 consecutive days or more).
- ! Cover excludes damage caused by pests, vermin and insects.
- ! Cover excludes theft or malicious damage caused by persons lawfully at the premises.
- ! Cover excludes accidental damage whilst the property is sub-let.
- ! Excludes liability arising out of any criminal or violent acts to another person.
- ! Excludes liability arising out of any occupation or business activity.
- ! Excludes liability arising out of owning or using any vehicle, aircraft or boat, or any animal.
- ! No theft cover to pedal cycles unless they have been locked to an immovable object or stolen from within a locked building.
- ! No theft cover for jewellery or watches with a value over £2,000 unless the item is being worn or is kept in a locked safe or bank deposit.
- ! No cover for mobile phones that are over 12 months old at the time of purchasing your first policy with us.
- ! No cover for laptops that are over 12 months old at the time of purchasing your first policy with us.



### Where am I covered?

- ✓ Contents – At the premises specified on your schedule
- ✓ Personal Items – United Kingdom, Europe and 60 days Worldwide (if cover selected)
- ✓ Bicycles – United Kingdom (if cover selected)



### What are my obligations?

(A full list of your obligations, duties and conditions are contained within your policy wording, with any additional ones shown on your schedule)

- Insurers rely on the information you have provided to them to make their decision to offer you a policy with attached terms. You must always be honest and give accurate answers to questions asked when you take out the policy, make changes to the policy, or renew it.
- You must take all steps to prevent any loss, damage or injury and ensure the agreed protections for securing your property are maintained and working properly.
- You must tell your broker immediately if the occupation of your property changes, if any structural alterations or renovations are to be made, or if any details previously disclosed change at any time before, during and after the policy begins.
- You must notify Insurers in the event of a claim as soon as possible and obtain a police crime reference number where the claim involves theft or any malicious act. You must co-operate fully with Insurers and do not dispose of any damaged items without their approval.
- You must immediately confirm to your broker if your property is to be demolished or becomes subject to a compulsory purchase order.



### When and how do I pay?

When you first purchase a monthly policy, payment will be taken immediately and prior to the policy inception date. For each month thereafter, providing you want to renew, a monthly premium charge will be taken via our payments provider on the last working day before the renewal date. This monthly premium charge may change if any changes to the policy have been made during the previous month. If this is the case, we will notify you prior to the payment being taken. If you pay annually payment must be made in full prior to a policy being issued.



### When does the cover start and end?

This is a monthly or annual policy and will renew automatically each month or year, unless you cancel it.



### How do I cancel the contract?

Please contact your broker to cancel your policy.

#### **Cancellation within 14 days – Cooling off period**

If you cancel your policy within 14 days from either the initial purchase date of the policy or the date you receive the policy document (whichever date is later), you will be entitled to receive a full refund of premiums paid, subject to you not having made a claim.

#### **Cancellation after 14 days**

Our cover is designed to be flexible. That means that you can make changes easily and if you move home take your policy with you. If at any time the cover doesn't suit you, or you don't need it anymore, you can cancel the policy. The cancellation will take effect from the following month, provided that you give us at least 4 days' notice before the payment is taken if you pay monthly. If you pay annually, you will receive a pro-rata refund.