

Home and Legacy Tenant’s Contents Insurance – Policy Summary

This is a policy summary only and does not contain the full terms and conditions of the contract. It does not form part of the contract between you and us. Full terms can be found in the policy wording, a copy of which is available on request. If you take out a policy with us you will receive a full policy wording as part of your policy documents.

How long does the cover last?

The policy lasts for 12 months or for the period shown on your schedule.

Who is providing the insurance?

Allianz Insurance plc, Registered in England No. 84638, Registered Office: 57 Ladymead, Guildford, Surrey, GU1 1BD, United Kingdom, authorised and regulated by the Financial Services Authority, Register No. 121849.

What happens if I take out cover and then change my mind?

The policy provides you with a 14 day reflection period, either from the day of purchase or renewal of the contract or the day on which you receive your policy documentation whichever is the later to decide whether you wish to continue for the entire period of insurance. We will return any premium paid in full provided no claims have been made. Full details are shown in the full policy wording which is available on request.

What type of cover is provided?

Home & Legacy’s Tenant’s Contents Insurance is a home contents insurance contract designed for private individuals or businesses that are renting a residential property. The types of cover available are Contents and Personal Possessions.

You can buy Contents insurance separately but you can only buy Personal Possessions insurance if you take out Contents Insurance.

One policy wording covers both sections of this policy.

The key information about each section of the cover available is set out under the respective headings below. This includes the most significant and unusual exclusions or limitations to the cover and where to find them in the policy wording. There may be other exclusions or limitations that are significant to you so it is important that you read the policy wording. A copy is available from us, or your insurance intermediary on request.

Endorsements that vary the terms and conditions of the insurance may also apply to your policy. If you take out a policy with us your policy schedule will show any endorsements that apply.

Unoccupied properties

Full cover will continue if your home is left unoccupied for up to thirty (30) consecutive days but the policy excludes certain losses or damage if no-one is living at the property for more than thirty (30) consecutive days. If this applies to you, for example when you are on annual holiday you will not be covered for theft, malicious damage, escape of water, breakage of glass or mirrors, contents that are left permanently outside e.g. garden furniture, loss of oil or metered water.

Contents Section

Full details can be found in the Contents Section of the policy wording

Significant features and benefits	Significant exclusions or limitations	Location in Policy
<p>Contents Covers your household goods and personal belongings in the home including whilst in garages and outbuildings at the home, against unexpected loss or damage, for example by storm, fire, theft or malicious damage. Cover is also provided for personal money.</p>	<p>You will have to pay the first £100 of any claim (unless you have selected a different amount) - the excess that is applicable for your insurance will be shown on your policy schedule.</p> <p>Any amount in excess of £500 for contents that are kept permanently outdoors within the boundaries of the home.</p> <p>Any amount in excess of £250 for loss of or damage to your money and £500 following fraudulent use of bank cards.</p> <p>Any amount in excess of £500 for theft of any single pedal cycle.</p> <p>Any amount in excess of £2,500 for theft of contents from garages, sheds and outbuildings forming part of your home.</p> <p>Cover is limited to £500 for loss or damage to any single item of office equipment or up to a maximum of £2,500 for any single claim.</p> <p>Also refer to the information we have provided above under 'Unoccupied properties' for details of the limitations that will apply when your home is left unoccupied for more than 30 days in a row.</p>	<p>Contents Section What is covered / not covered Events 1 – 29</p> <p>Event 13</p> <p>Event 16</p> <p>Event 4</p> <p>Event 4</p> <p>Event 4</p> <p>Event 24</p>

Contents Section

Full details can be found in the Contents Section of the policy wording

Significant features and benefits	Significant exclusions or limitations	Location in Policy
Cover for damage to the landlord's buildings, contents and fixtures and fittings which you are legally responsible for as a tenant, caused by a number of events including fire, theft or attempted theft, escape of water and accidental damage (including accidental breakage of fixed glass)	Any amount in excess of £2,500 . Damage while your home is sub-let. Damage caused by domestic animals.	Contents Section What is covered / not covered Event 26
Identity Fraud Cover for legal expenses and costs which you may incur in the event that you are a victim of identity fraud during the policy period.	Any amount in excess of £5,000 (including any VAT) in any one period of the policy.	Contents Section What is covered / not covered Event 28
Alternative Accommodation and Rent Cover for the cost of alternative accommodation and any rent that you may have to continue to pay the landlord if you cannot live in the home following an insured event.	Any amount in excess of 20% of the contents sum insured.	Contents Section What is covered / not covered Event 25
Liability to Others Cover for your legal liability as occupier of the property and your personal liability.	Limited to a maximum of £2,000,000 any one event. Excludes liability arising out of your business.	Contents Section What is covered / not covered Event 27
Accidental Damage (Optional cover) If you have selected optional accidental damage insurance your policy will cover contents (including televisions, home computers and home entertainment equipment) in the home for accidental damage that we consider to be insurable.	Damage if your home is sub-let. Any amount in excess of £2,500 for accidental damage to electrical equipment. Damage caused by domestic animals. Refer to 'what is not covered' under Event 29 for details of the other exclusions that apply.	Contents Section What is not covered Event 29

Personal Possessions Section (Optional cover- available with the Contents Section)

Full details can be found in the Personal Possession Section of the policy wording

Significant features and benefits	Significant exclusions or limitations	Location in Policy
<p>Personal Possessions Covers personal belongings that you would normally wear or carry which you own or for which you are responsible, for example – sports equipment, jewellery, watches, photographic equipment</p> <p>Unspecified personal possessions cover is available to insure all items or collections with individual values not exceeding £1,500 (or pedal cycles up to £500). For items or collections that exceed these limits they can be individually listed and insured as specified personal possessions.</p> <p>This cover applies anywhere in the British Isles and Europe for the duration of the policy and the rest of the world for up to 60 days in any one period of insurance.</p>	<p>You will have to pay the first £100 of any claim under this section (unless you have selected a different amount) - the excess applicable for your insurance will be shown on your policy schedule.</p> <p>There is no cover for:</p> <ul style="list-style-type: none"> any single item or collection over £1,500 insured under unspecified personal possessions nor any pedal cycle over £500 – items exceeding these values should be insured as specified personal possessions any possessions that are used in connection with your occupation, business, trade or profession Loss or damage caused by electronic, electrical or mechanical breakdown or failure Any amount over £1,000 for theft or attempted theft from an unattended vehicle or from an unattended vehicle unless it is left securely locked Theft of a pedal cycle unless a locking device is used to secure it when it is left unattended elsewhere than at your home Loss of or theft of money - money cover is provided under the contents section - Event 16 Loss of or damage to sports equipment whilst in use <p>Also refer to the information provided above under 'Unoccupied properties' for details of the limitations that will apply when your home is left unoccupied for more than 30 days in a row.</p>	<p>Personal Possessions Definitions What is covered / not covered How we settle claims</p>

On what basis are claims settled?

We will pay to replace property or belongings lost or destroyed and we will pay to repair damaged items.

We will make a deduction for wear and tear for claims on clothes and household linen.

We will pay for the damaged items that are part of a set or suite but we will not pay for the other pieces which are not damaged.

This is not a maintenance contract. This means that wear and tear or anything that happens gradually, for example household goods needing to be replaced over time are not covered.

How do I make a claim?

Please contact your intermediary who will then notify Home and Legacy. Alternatively please call Home and Legacy on **0844 893 8360**. Full details of how to claim are stated in the policy wording under – **how to make a claim**.

How do I make a complaint?

If you have a complaint, please contact:

The Customer Satisfaction Manager,
Home and Legacy Insurance Services Limited,
500 Avebury Boulevard,
Milton Keynes, MK9 2LA.

Tel: 0844 893 8360

Fax: 0844 893 8386

Full details of our complaints procedure can be found in the policy wording.

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service who offers a free independent service for resolving disputes about most financial matters. The Financial Ombudsman Service can be contacted at:

The Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
London, E14 9SR

Tel: 08000 234 567 free from a "fixed line" (for example, a landline at home) or 0300 123 9 123 free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02.

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

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

Would I receive compensation if we were unable to meet their liabilities?

In the event that insurers are unable to meet their liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

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

The FSCS can be contacted at:

Financial Services Compensation Scheme,
7th floor, Lloyds Chambers,
Portsoken Street,
London E1 8BN

Tel: 0207 892 7300

Email: enquiries@fscs.org.uk

This policy summary can be made available in large print, audio or Braille.

Please contact Home & Legacy on 0844 893 8360 who will be pleased to organise an alternative for you.

Please note that calls may be recorded for our joint protection, training and/or monitoring purposes.

