



# Tenant's Contents Insurance

*Comprehensive Tenant's Contents insurance  
for the protection of your belongings*

*& home  
legacy*



*To help tenants acquire the level of cover that they need, Home & Legacy is pleased to offer Tenant's Contents Insurance.*

## The policy covers as 'standard':

- Household goods and personal belongings in the home (up to the amount you choose to insure them for. This should represent the cost to replace them as new)
- Personal money in the home (up to £250)
- Accidental damage to the landlord's property (up to £2,500.00)
- Occupiers and Personal Liability (up to £2 million)
- Assistance in the event of Identity Theft (limit £5,000)

## There is also the option (at additional cost) to cover:

- Household goods (including televisions and electrical equipment) against accidental damage
- Personal possessions such as jewellery and watches outside the home (including whilst travelling anywhere in the world for up to 60 days per annum)
- Pedal cycles valued up to £500 whilst they are being used away from the home - although higher limits can be considered upon referral

## The main exclusions are:

- The first £100 of most claims
- Loss or damage caused by theft, malicious damage, escape of water, and theft of outdoor items when the home is unoccupied for more than 30 days in a row
- Damage caused by pets

### Standard Tenant's Contents covers (subject to terms, conditions and limits):

Fire, explosion, lightning, earthquake and smoke

Storm & Flood

Escape of water

Theft or attempted theft

Malicious damage

Subsidence, heave or landslip

Accidental breakage of glass and mirrors

Contents temporarily removed from the home

Outdoor items at the home

Student personal belongings

Food in freezers

Personal money and bank cards in the home

Downloaded audio/visual files

Loss or damage to documents

Loss or theft of keys

Loss of oil or metered water

Compensation for accidental death

House removal

Cover for wedding gifts

Cover for home office equipment

Alternative accommodation

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Premiums can start from only £50 plus IPT (insurance premium tax).

Quotes can be obtained and cover purchased immediately online (subject to meeting underwriting criteria) at [www.homeandlegacy.co.uk](http://www.homeandlegacy.co.uk) Alternatively, for a no obligation quote call us on **0844 893 8360** between 9.00 - 5.00pm Mon - Fri.

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Where you have been introduced to our products by an agent please ensure you quote their details:

Agency Name and Agency Reference Number

For further details about protecting your contents and personal belongings including the option to download the full Tenant's Contents policy wording go online at **[www.homeandlegacy.co.uk](http://www.homeandlegacy.co.uk)**. You can also find out more about the other products offered by Home & Legacy which may be of interest.

*For those who demand quality*