

AmTrust Specialty Limited

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Product: Tenants Liability Insurance

This document provides a summary of the cover provided and key information relating to this insurance policy. Full details can be found in your policy documentation, which will be issued to you upon purchase of the insurance and is available by request.

What is this type of insurance?

This policy is specifically designed for residential tenants-looking to cover their own and their household's contractual liability relating to the costs of any damage to the landlords building, furniture, fixtures and fittings caused by the household during the policy term provided that the monthly premium has been paid.

This insurance is underwritten by AmTrust Specialty Limited.



What is insured?

- ✓ Your legal liability under a tenancy agreement, up to £5,000

Sudden and unexpected damage to the landlord's property for which you are legally responsible for under your tenancy agreement including:

- ✓ Landlords Buildings
- ✓ Household Goods
- ✓ Fixtures and fittings
- ✓ Furnishings including television, satellite and radio receiving aerials.



What is not insured?

- ✗ Damage by any cause other than accidental damage
- ✗ Loss or damage to property owned by you or in your custody that is not the landlord's property.
- ✗ Loss or damage caused by mechanical or electrical breakdown.
- ✗ Loss or damage caused by wear and tear or any other gradual deterioration, insects, or vermin.
- ✗ The first £100 of any loss or damage caused by chewing, scratching, tearing, or fouling by domestic animals or pets.
- ✗ Loss or damage if the property is left unoccupied for more than 30 days.
- ✗ The excess you have chosen in addition to any additional excess we have quoted.



Are there any restrictions on cover?

- ! We will not pay for undamaged items that form part of a pair, set, or suite.
- ! We will not pay more than the sums insured stated in your schedule.



Where am I covered?

- ✓ Cover is offered within the United Kingdom



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

When your policy is due for renewal, we will write to you confirming the details of Your cover as provided by You at the Policy inception. You must ensure that all the details provided on the renewal letter are correct and up to date and that the Policy still meets your requirements.

You must follow our claims process which can be found in your policy documentation.



When and how do I pay?

This is an annual policy which is payable on a monthly basis. The premium will be collected by Direct Debit on the same working day each month. Please check your policy documents for confirmation of your monthly payment amounts. Monthly payments are subject to a £3.00 administration fee.



When does the cover start and end?

This insurance commences on the date shown on your policy schedule and is available for 12 months after which the policy may be renewed for a further 12 months until the policy is cancelled by you. However, should you fail to make a payment in any month, cover will cease with effect from the end of the month immediately before the date of the failed collection.



How do I cancel the contract?

You can cancel your policy at any time by telephone, email, or post.

Cancellation within 14 days

If you cancel your policy within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the latter and on the condition that no claims have been made or are pending, the premium will be refunded in full.

Cancellation after 14 days

If you wish to cancel after the 14 day cooling off period, please contact Let Alliance from whom you bought your policy. Providing no claims have been made and there hasn't been an incident that could give rise to a claim you will be entitled to a refund of the premium, less a proportional deduction for the time cover has been provided.