

## AmTrust Specialty Limited

AmTrust Specialty Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189. This can be checked on the Financial Services Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the Financial Conduct Authority on 0800 111 6768

**Product: Tenants Contents 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 tenants and provides cover for contents in the residential property during the policy term provided that the monthly premium has been paid for costs incurred should you incur loss or damage to contents in your home. This insurance is underwritten by AmTrust Specialty Limited



### What is insured?

- ✓ The sum insured and limits, as confirmed in your quote, Policy booklet and Policy Schedule.
- ✓ Fire, lightning, explosion, earthquake, smoke
- ✓ Escape of water or oil
- ✓ Storm and flood
- ✓ Collision
- ✓ Falling trees, branches, or aerials
- ✓ Riot or civil commotion
- ✓ Vandalism or malicious damage
- ✓ Subsidence
- ✓ Theft or attempted theft
- ✓ Accidental damage to fixed glass within furniture and mirrors
- ✓ Accidental damage to audio equipment
- ✓ Freezer contents up to £250
- ✓ Alternative accommodation
- ✓ Replacement locks up to £500
- ✓ Loss of metered water or oil up to £1,000
- ✓ Accidental damage to landlords property up to £5,000
- ✓ Public liability up to £2,000,000
- ✓ Fraudulent credit card use up to £500

**Optional extended accidental damage**

**Optional pedal cycle**



### What is not insured?

- ✗ Electrically or mechanically powered vehicles and their accessories, animals, deeds and documents other than driving licences and passports
- ✗ Damage that happens gradually over a period of time
- ✗ Loss or damage caused by mechanical or electrical breakdown.
- ✗ Loss or damage caused by radioactive contamination, war, terrorism, insects or vermin.
- ✗ General wear and tear or any other gradual deterioration
- ✗ The excess as detailed on your policy schedule. Any claims less than £100 will not be paid.



### Are there any restrictions on cover?

- ! When the property becomes unoccupied for more than 60 days the following are excluded:
  - Escape of water or oil
  - Theft or attempted theft
  - Malicious damage or vandalism
  - Accidental damage
  - Accidental damage to landlords property
- ! The maximum we will pay for alternative accommodation or loss of rent is 20% of the sum insured
- ! The maximum we will pay for loss of metered water is £1,000
- ! The maximum we will pay for accidental damage to laptops within the home is £1,500
- ! 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 for your Contents 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.