

# Tenants Contents Insurance

## Insurance Product Information Document

Company: Bspoke Underwriting Ltd

Product: Tenants Contents

Bspoke Underwriting Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 310101. This insurance is underwritten by Watford Insurance Company Europe who is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of Insurance?

This cover will protect you against loss or damage to contents in your home.



#### What is insured?

- ✓ The sum insured and limits, as confirmed in your quote, Policy Booklet and Policy Schedule
- ✓ Repair or replacement of your contents following an insured loss such as:
  - Fire
  - Escape of water
  - Theft
  - Malicious damage
- ✓ Alternative accommodation
- ✓ Freezer contents
- ✓ Personal money in the home
- ✓ Replacement locks and keys
- ✓ Occupier's and personal liability

**Optional – Accidental Damage**

**Optional – Personal Possessions**

**Optional – Pedal Cycle**



#### What is not insured?

- ✗ The excess as shown on your policy schedule.
- ✗ Loss or damage resulting from escape of water where the home has been unoccupied for 60 days or more
- ✗ Theft or attempted theft by any person lawfully in the home
- ✗ Loss or damage to freezer contents resulting from a deliberate act by you or where your electricity provider has withdrawn services because you have failed to pay your electricity bill
- ✗ Any loss of personal money in the home where not reported to your card provider as soon as you become aware of the loss.
- ✗ The cost of replacing any undamaged contents and/or any undamaged item which forms part of a pair, set, suite or part of a common design.
- ✗ Any claims caused by or resulting from infectious or contagious disease.

**Optional**

- **Accidental damage to sports equipment whilst in use**
- **Contact or corneal lenses under personal possessions**
- **Cover for your pedal cycle whilst being used for professional racing or business purposes.**



#### Are there any restrictions on cover?

You must be resident in England, Scotland, Wales, Isle of Man or Northern Ireland (Excluding Channel Islands and the Isle of Man) having lived there permanently for at least 6 months prior to taking out this cover

##### Section 1 – Contents

- ! The maximum we will pay for any claim is the contents sum insured shown on your policy schedule.
- ! A maximum of £2,000 for any one valuable and no more than 30% of the contents sum insured for valuables.
- ! Limits for additional covers as confirmed in the Policy Booklet

**Optional**

##### Section 2 – Personal Possessions

- The maximum we will pay for any claim is the personal possessions sum insured shown on your policy schedule.
- a maximum of £2,000 for any one item, set or collection.

##### Section 3 – Pedal Cycle

- The maximum we will pay for any claim is the pedal cycle sum insured shown on your policy schedule



## Where am I covered?

- ✓ Cover is offered within England, Scotland, Wales or Northern Ireland and for up to 30 days Worldwide in any one period of insurance for the optional covers of Personal Possessions and Pedal Cycle.



## What are my obligations?

You must take reasonable care to supply accurate and complete answers to all the questions you are asked when you take out, or make changes to, this policy.

You must notify your administrator as soon as possible if any of the information in your policy documents is incorrect or if you wish to make a change to your policy.

If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify your administrator of any incorrect information or changes you wish to make your policy may not operate in the event of a claim, we may not pay any claim in full or your policy could be invalid.

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



## When and how do I pay?

You can pay your premium as a one-off payment, annually or in monthly instalments.



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



## How do I cancel the contract?

If you are unhappy with your policy for any reason you have the right to cancel within 14 days of receiving your policy documents. If you cancel within the 14 days we will refund your premium in full providing no claims have been made or are pending. If you cancel after the 14 days the cover will cease at the end of the policy period for which you have paid your monthly premium payment.

To cancel your policy please contact your administrator on 0333 220 5063

We do not charge any cancellation fees.