

TRAFALGAR INSURANCE COMPANY LIMITED

Insurance Product Information Document

Company: Trafalgar Insurance Company Limited

Product: Tenants Contents Insurance

This document is a summary of your insurance cover and exclusions. It is not personalised to your specific individual needs. Complete pre-contractual and post-contractual information on the Tenants Contents Insurance is provided in the full policy documentation.

What is this type of insurance?

Contents insurance protects your household belongings against loss or damage from causes such as fire, storm, flood and theft, when renting a property.



What is insured?

Household contents (compulsory)

- ✓ Loss or damage to your contents in your home, outbuildings and garden if this is caused by something listed in the policy e.g. fire, theft, storm, flooding, subsidence
- ✓ The cost of alternative accommodation and loss of rent because of damage covered in your policy - up to 30% of the contents sum insured per incident
- ✓ Contents which are temporarily removed from the home or garden - up to 20% of the contents sum insured
- ✓ Replacement locks if keys are accidentally lost or stolen
- ✓ Food in freezers lost or damaged due to a rise or fall in temperature or contamination by freezing agents - up to £1000 per incident
- ✓ Accidental damage to audio, video and computer equipment
- ✓ Personal money such as cash, cheques, postage stamps, gift vouchers and travel tickets up to a value of £200 and visitor personal belongings up to £1,000
- ✓ Occupiers personal liability where you are legally liable for injuries or property damage as occupier of the home - up to £1,000,000 per incident
- ✓ Tenants liability for damage to fixtures and fittings in the home - up to £5,000 per incident
- ✓ Accidental loss of metered water (up to £1,000 per incident) and fuel
- ✓ Fatal injury benefit from death as a direct result of injury in the home from fire, explosion, lightning or intruders - £5,000
- ✓ Escape of water from water tanks, pipes and fixed heating systems and oil leaking from a fixed heating system
- ✓ Contents which are in the open on land belonging to the home - up to £1,000 per insured event
- ✓ Emergency access to the home to deal with a medical emergency, or to prevent damage to the home

Personal belongings (optional)

- ✓ Theft, loss or damage to clothing and personal belongings anywhere in the world including personal money, credit/debit cards, watches, jewellery, binoculars, musical instruments, photographic and sports equipment up to the amount shown in the Schedule
- ✓ Pedal bikes up to a value of £200 per bicycle

Bicycle cover (optional)

- ✓ Theft of the bicycle listed in the Schedule up to the amount shown in the Schedule



What is not insured?

Applies to the whole policy including optional cover

- ✗ Any excess to pay for claims. The excess is £100 per incident, except for fatal injury benefit, occupier's personal liability and emergency access where there is no excess.
- ✗ Loss or damage from war and terrorism
- ✗ Any loss, damage or liability from radioactivity
- ✗ Loss or damage from sonic bangs
- ✗ Loss, damage or liability arising from pollution or contamination unless because of an accident or oil leaking from an oil installation at the home
- ✗ Gradual deterioration including wear and tear
- ✗ Theft by deception

Household contents (compulsory)

- ✗ Property covered by another insurance policy
- ✗ Motorised vehicles, aircraft, boats, boards and craft designed to be used on or in water, caravans, trailers including parts and spares
- ✗ Fixtures and fittings in the home
- ✗ Items used for business or professional purposes
- ✗ Any living creature

Personal belongings (optional)

- ✗ Theft from an unattended vehicle unless locked away within a locked vehicle - up to £1,000 per incident
- ✗ Business use of musical instruments, photographic and sporting equipment
- ✗ Malicious damage, theft or attempted theft caused by you or your family, or anyone lawfully in the property unless there is forced entry

Bicycle cover (optional)

- ✗ Loss or damage whilst being used for track racing or business purposes
- ✗ Theft when away from home unless securely locked to an object which cannot be moved



Are there any restrictions on cover?

Household contents (compulsory)

- ! The single article limit for valuables is 15%
- ! Loss or damage by domestic animals
- ! For some sections of the policy, loss or damage where your home is left unoccupied for more than 60 days. Please check your policy document to see where it applies
- ! Damage caused by power cuts from a deliberate act or because of a strike
- ! The overall limit for valuables is 1/3rd of the sum insured.



Where am I covered?

Contents cover

- ✓ England, Scotland, Northern Ireland, the Channel Islands and the Isle of Man.

Personal belongings

- ✓ Anywhere in the world

Bicycle cover

- ✓ Anywhere in the world



What are my obligations?

- Take reasonable care to provide complete and accurate answers to questions we ask when you take out or make changes to your policy
- Maintain your property in a good state of repair and take reasonable care to prevent accidents, loss or damage
- Tell us of any changes to the property, its use and its occupants and if you move
- Tell us immediately if any of the information on the Statement of Insurance or Policy Schedule is incorrect or changes



When and how do I pay?

You can pay for your policy annually by cheque or debit/credit card. If you want to pay monthly by Direct Debit, facilities are available through Hepburns Insurance Services Ltd. Please contact their agent Hepburns Insurance Limited for more details.

Telephone: 01534 515161

Email: hisl@hepburnsinsurance.com

In writing: PO Box 734, 6-7 Mulcaster Street, Jersey JE4 0QJ



When does the cover start and end?

This is an annual policy and the dates of cover are shown in your Insurance Schedule.



How do I cancel the contract?

You can cancel this policy by contacting our agent Hepburns Insurance Limited:

Telephone: 01534 515161

Email: hisl@hepburnsinsurance.com

In writing: PO Box 734, 6-7 Mulcaster Street, Jersey JE4 0QJ

You will receive a full refund if you cancel within 14 days on insuring with us. If you cancel after the first 14 days and have not made a claim we will return a pro-rate proportion of your premium. We will never charge you a fee for cancelling your insurance.

Important information

How to make a claim

If you suffer a loss and may need to make a claim you should contact us as soon as possible.

For all claims you will need to provide your Trafalgar policy number and full details of the claim, including the date, amount claimed and circumstances.

Complaints procedure

If you have a complaint, you can contact us using the details below and we will ensure your complaint is directed to the relevant provider's complaints handling department.

Hepburns Customer Relations Becket House

6 Littlehampton Road Worthing

BN13 1QE

By phone: 01093 890062

By email: Charles.foster@hepburnsinsurance.com

If you are not satisfied with the way your complaint has been handled, you may ask the Financial Ombudsman Service to review your case without affecting your statutory rights. Full details are available at www.financial-ombudsman.org.uk

Our service to you.

Hepburns Insurance Services Limited will not normally provide you with advice or personal recommendations. This means that information will be provided to you and you will then need to make your own choice about how to proceed and ensure that the policy is suitable for your needs.

How our products meet your needs

Our Contents cover meets the demands and needs of someone who owns personal possession and wish to protect these against damage or theft