

Tenants' Contents Policy Summary

Policy Summary

This policy summary provides an overview of cover for the AmTrust Europe Limited Tenants Contents Policy. It does **not** include the full terms and conditions of the policy, which can be found in the policy wording. Please ensure that you read the policy wording and fully understand the terms and conditions.

The AmTrust Europe Limited Tenants Contents policy is a contents insurance for private dwellings that are let. This policy provides cover for 6 or 12 months following acceptance of the proposal form or your acceptance of the renewal terms and payment of the premium or agreement to pay the premium.

Following a claim we can make a cash payment, carry out the necessary repairs, or replace the item. This policy will be governed by and construed in accordance with English Law (p1).

Your broker is Moorhouse Group Limited, Barclay House, 2-3 Sir Alfred Owen Way, Caerphilly, CF83 3HU, who is authorised and regulated by the Financial Conduct Authority (FCA) to arrange and administer general insurance contracts and credit broking facilities. Our Financial Services Register number is 308035 and you can check these details on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

Significant features and benefits

For your ease of reference the policy wording page numbers are shown in brackets:

- Household goods and personal possessions – cover for loss or damage whilst in the home and its outbuildings or private garage (cover away from the home is optional and is applicable only if indicated on your policy schedule) caused by an insured peril, subject to exclusions (p3-11).
- Accidental damage to mirrors, fixed glass in and glass tops on furniture, ceramic hobs and ceramic tops of cookers, subject to exclusions (p5).
- Accidental damage to audio and audio visual equipment, including TV sets and their aerials, mobile phones, radios, cameras, video recorders, desktop, laptop and tablet computers, subject to exclusions (p5).
- Contents removed from the home – cover for loss or damage within the boundaries of the property subject to exclusions (p5).
- Contents temporarily removed from the home to any building, anywhere in the United Kingdom for up to 60 days, subject to exclusions (p6).
- Accidental loss or damage to the building and landlords contents for which you are legally liable as defined in your tenancy agreement, subject to exclusions (p6).
- Liability in respect of death, bodily injury or illness to any person excluding employees up to £2,000,000 indemnity, subject to exclusions (p7).
- Liability in respect of death, bodily injury or illness of your domestic employees arising directly out of and in the course of their employment with you, subject to exclusions (p7).
- **OPTIONAL:** Theft, attempted theft or accidental damage to your personal possessions whilst away from the home. This only applies if shown on your policy schedule, subject to exclusions (p9).

Significant Exclusions

- Damage to audio and audio visual equipment designed to be portable whilst it is being transported, carried or moved in the home (p3 & p5). Cover is available for this away from the home (p9) and is applicable only if an additional premium is paid and it is indicated on your policy schedule.
- Damage caused by your pets or animals (p3).
- Loss or damage caused by theft or attempted theft from your home unless it is as a result of force and violence (p4).
- You pay an excess (an amount) towards each claim unless stated otherwise on your policy schedule (p4 & p9).
- Certain insured perils are excluded if any building which is empty, disused, unfurnished, untenanted or no longer in active use by you and has been so for more than **30 consecutive days**. Please refer to your policy wording for full terms and conditions (p4-5 & p11).
- Loss or damage caused by theft of any unattended pedal cycle unless it is locked to a fixed structure (p10).
- Loss or damage of your personal possessions resulting from robbery or theft away from your home unless it is as a result of force and violence and only applies if shown on your policy schedule (p9).
- Any loss or damage occurring before the start of the policy (p11).
- Any loss or damage deliberately caused by you or anyone working on your behalf (p11).
- Any loss or damage caused by cooking in rooms other than rooms that are fitted with designated as kitchens (p11).
- Any loss or damage caused by any portable heaters (p11).
- Costs for keeping to any requirements or regulations you knew of before the loss or damage occurred (p11).
- The cost of replacing or altering any undamaged part or item forming part of a set (p11).

Significant Limitations

The following limits apply:

- Unspecified Valuables:
 - The most we will pay for any one claim is £7,500;
 - The most we will pay for any one item is £1,500;
- Specified Valuables:
 - The sum insured specified on your policy schedule.
- £250 for money in any one period of insurance.
- £500 for any one pedal cycle unless specified on your policy schedule.
- £2,500 for tenants' liability to landlord.
- £250 for frozen food loss.
- £500 for any one claim for mobile phones.

Claims Procedure

AmTrust Europe Claims Hotline (9 a.m. - 5 p.m. Mon-Fri)
0115 934 9818

When submitting a claim form you must provide your policy number. When you become aware of an event which is likely to result in a claim under this policy, you must do the following:

- Give us full written details of your claim as soon as possible, and always within 30 days.
- Tell the police immediately if damage has been caused by theft, attempted theft, a malicious act or vandals.
- Take all steps to reduce and prevent any further injury, loss or damage.
- Give us, at your expense, all information and evidence (including written estimates and proof of ownership and value) we ask for.
- Send to us (unanswered) every letter, claim, writ, summons or other legal document you received in relation to the claim.
- Supply, at your own expense, all information and help we ask for.
- All claims for food loss must be supported by an original invoice covering repair of the freezer which the attending engineer must sign to confirm your food loss and the amount you are claiming.

You must not do the following:

- Dispose of any damaged items before we have inspected them.
- Negotiate, admit or settle any claim or offer without our written permission.

Cancellation

Written confirmation of the cancellation of the policy may be given at any time by you or by your broker, as detailed in the policy wording (p14). We will give you a minimum of 14 days' notice of the cancellation to enable you to find alternative cover. You may cancel the policy at any time by giving your broker written instructions.

Cooling off Period

At commencement/renewal of our policy you have 14 days to review your policy wording. If you are not totally happy with the policy and you have not made a claim, you can write to your broker requesting that your insurance is cancelled and that any monies paid be returned. We will then cancel your insurance.

If the "cooling off period" has expired, you may cancel the policy during the period of insurance by giving 14 days' notice in writing to your broker at their address below. Provided that no claim has been made or incident has arisen which is likely to give rise to a claim during the current period of insurance, you will be entitled to a proportionate return of the premium paid. The amount of any premium to be refunded under this condition will be reduced by all unpaid premiums or unpaid premiums due.

Moorhouse Group Limited, Barclay House, 2-3 Sir Alfred Owen Way, Caerphilly, CF83 3HU

Telephone: 0808 168 6868

Email: customerservices@moorhouseinsurance.co.uk

Complaints Procedure

IF YOUR COMPLAINT IS ABOUT THE WAY A POLICY WAS SOLD TO YOU:

If at any time you have any query or complaint regarding the way the policy was sold, you should in the first instance refer your broker who sold the policy to you. You should address your complaint to:

The Complaints Manager

Moorhouse Group Limited, Barclay House, 2-3 Sir Alfred Owen Way, Caerphilly, CF83 3HU

Telephone: 0808 168 6868

Email: customerservices@moorhouseinsurance.co.uk

IF YOUR COMPLAINT IS ABOUT THE ADMINISTRATION OF YOUR POLICY OR CLAIM:

AmTrust Europe Limited aim to give you a high level of service at all times. However, if you have a complaint about your policy or claim, please contact:

Complaints Department,

AmTrust Europe Limited, Market Square House, St James's Street, Nottingham, NG1 6FG.

Tel. No. **+44 (0) 115 934 9852**

Email: complaints@amtrusteu.co.uk

We will contact you within 5 days of receiving your complaint to inform you of what action we are taking. We will try to resolve the problem and give you an answer within 4 weeks. If it will take us longer than 4 weeks we will tell you when you can expect an answer.

Alternatively, at any stage, you may have the right to contact the Financial Ombudsman Service who can review complaints from 'eligible complainants' which includes private individuals and sole traders and small partnerships with a yearly turnover of less than £1 million. Further information can be found at: www.financial-ombudsman.org.uk

Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

By telephone on **0800 023 4567** or **0300 123 9123** or by email: complaint.info@financial-ombudsman.org.uk

This complaints procedure does not affect any legal right you have to take action against us.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends upon the type of business and circumstances of the claim.

Most insurance contracts are covered for 90% of the claim. Further information is available from the Financial Conduct Authority or the FSCS. The FSCS can be visited on the internet at: www.fscs.org.uk or can be contacted on **0207 741 4100**.

Call us on freephone 08081 68 68 68

**Head office
2-3 Sir Alfred Owen Way
Barclay House
Caerphilly
CF83 3HU**

Moorhouse Group Limited, Registered in England and Wales, Company number: 3825233

Authorised and regulated by the FCA under Firm Reference Number 308035. This can be checked on the Financial Services Register at www.fca.org.uk/register. Data Protection Number: Z481498X.

Copyright © 2016 Moorhouse Group Ltd. All Rights Reserved.

