

Home Insurance

Insurance Product Information Document



Company: First2Protect

Product: First2Protect Your Tenants Contents

First2Protect Insurance Services is a trading name of First2Protect Limited. First2Protect Limited is an Appointed Representative of PRIMIS Mortgage Network, a trading name of First Complete Ltd, No.2 Methuen Park, Chippenham SN14 0GB which is authorised and regulated by the Financial Conduct Authority (FRN: 435779).

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

What is this type of insurance?

The policy is an insurance contract for private individuals covering Contents. Cover will be provided for Accidental Damage, Personal Possessions and Legal Expenses if you have requested them.



What is insured?

- ✓ Cover to repair or replace your contents following an insured loss such as:
 - fire;
 - theft;
 - malicious damage;
 - escape of water;
 - storm or flood;
 - subsidence, heave or landslip.

Your sum insured will show in your schedule and/or cover summary.

- ✓ Your valuables are covered up to 10% of the contents sum insured.
- ✓ A single valuable cannot be worth more than 5% of the contents sum insured.
- ✓ Alternative accommodation up to 15% of the contents sum insured.
- ✓ Replacing the keys to your doors, windows, domestic safes and alarms to your home, if they are stolen or you lose them.
- ✓ Loss of oil and metered water up to £750.
- ✓ Loss or damage to food in a freezer within your home.
- ✓ Personal liability up to £2,000,000.
- ✓ Tenant's liability up to 10% of the contents sum insured.
- ✓ Employer's liability up to £10,000,000.

What is insured for optional covers (if you have requested them):

Accidental Damage

- This option provides accidental damage cover to:
 - audio/visual equipment.
 - mirrors and glass in furniture, cooking hobs and oven doors.
 - your contents (e.g. a spillage on your sofa).

Personal Possessions

- To cover personal possessions you take out of the home against accidental damage or loss. We may be able to offer a higher figure. Your sum insured will show in your schedule and/or cover summary.



What is not insured?

- ✗ Loss or damage caused by theft or attempted theft, malicious damage, escape of water, or tenant's liability when your home has been left unoccupied for more than 60 days or is left unfurnished.
- ✗ Any amount over 15% of the contents sum insured for theft from outbuildings.
- ✗ Loss or damage caused by escape of water resulting from the failure or lack of appropriate sealant and/or grout.
- ✗ Any accidental damage unless you have requested the optional cover.
- ✗ Food in the freezer if the freezer failed due to a deliberate act by you or the electricity company.
- ✗ Your liability resulting from your job, business trade or profession.
- ✗ Your liability arising out of you owning, possessing or using a mechanically or wind propelled or assisted vehicle, aircraft including drones, hovercraft or watercraft
- ✗ Your liability for causing the death or injury of an employee if they have been driven or are a passenger in a motor vehicle if you need insurance under the Road Traffic Act.
- ✗ Cover for money.

What is not insured for optional covers (if you have requested them)

Accidental Damage

- Loss or damage caused:
 - by an escape of water from water tanks, pipes, fixed heating installations, guttering and downpipes.
 - by electronic, electrical or mechanical breakdown or failure.
 - to portable hot tubs whilst being installed or moved.
 - by domestic animals.
 - by accidental breakage of mirrors/glass in contents when your home has been left unoccupied for more than 60 days or is left unfurnished

Personal Possessions

- Any amount over £1,000 for loss or damage to pedal cycles or personal possessions.
- Loss or damage caused by theft /attempted theft from any vehicle that is not occupied unless it is securely closed and locked. Items must be completely hidden within the vehicle.
- Any amount over £1,000 for theft or attempted theft from any vehicle that is not occupied.
- Loss or damage to sports equipment in use.
- Theft of pedal cycle accessories unless stolen with the pedal cycle.
- Theft of a pedal cycle away from your home unless locked to an immovable object.



Are there any restrictions on cover?

- ! The standard compulsory excess is £50.
- ! The escape of water excess is £250
- ! Loss or damage caused by anything that happens gradually.
- ! Loss, damage, injury or liability as a result of an event which happened before the cover under this policy started.
- ! Loss, damage or liability arising out of or as a result of any agreement or contract you have entered into.
- ! Loss or damage caused by your wilful act.
- ! We will pay you for damaged items that form part of a matching set or suite but not for the other items of the set or suite which are not damaged. If the damaged parts cannot be matched or replaced we will pay up to 50% towards the replacement of the undamaged parts.



Where am I covered?

- ✓ Contents are covered in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.
- Personal possessions are covered in the British Isles, Europe, Mediterranean Coast and Islands, Madeira and Canary Islands and up to 60 days elsewhere in the world in any one period of insurance if you have requested this optional cover.



What are my obligations?

- It is your responsibility to take care to give us complete and accurate information in response to all questions asked by us. This applies not only when you take out your insurance policy but you must also advise us of any changes that occur throughout the duration of the policy. (See General Conditions in your policy wording for further detail).
- Your policy and premium is based upon the information you have given to us and it is important therefore that you notify us straight away should any of the information change. When you notify us of any changes, this may affect your premium or on what terms the insurer will continue cover. In some circumstances the insurer may be unable to continue cover, in which case we will cancel your policy as described under "Your right to cancel" in your policy wording.
- You should read and retain all the documents that we send you about your insurance. You should make sure that the documents are accurate and advise us straight away if the documentation contains any inaccurate information. If you have any queries about your policy or if there is anything that you do not understand, please contact us immediately
- Please tell us as soon as possible if there are any changes to your circumstances which could affect your insurance. If your circumstances change and you do not tell us, you may find that you are not covered if you need to make a claim.
- As soon as you are aware of an incident or cause, which is likely to lead to a claim under this policy, you must contact your insurer at your earliest opportunity.



When and how do I pay?

You can pay for your insurance in one lump sum with a debit/credit card or, in twelve monthly instalments by direct debit. If you pay by instalments, a credit charge will be applied.



When does the cover start and end?

The insurance contract will begin on your policy start date and will last for one year. The policy schedule will confirm the specific dates of cover that apply to you.



How do I cancel the contract?

You have a statutory right to cancel your policy within 14 days from the day of purchase or renewal of the contract or the day on which you receive your policy or renewal documentation, whichever is the later. You will be entitled to a full refund of the premium paid and no cancellation fee will be charged. If you wish to cancel and your insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid and no cancellation fee will be charged. If you do not exercise your right to cancel your policy, it will continue in force for the term of the policy and you will be required to pay the premium as stated. Please refer to policy wording for full cancellation details.