

# Home Insurance

## Insurance Product Information Document

Company: First2Protect

Product: First2Protect Your Tenants Contents

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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, and Personal Possessions if you have requested them.



#### What is insured?

- ✓ Loss or damage caused by fire, lightning, explosion, earthquake, smoke, theft, riot, malicious damage, escape of water and heating fuel, aircraft and other flying objects falling from them, collision by vehicles, animals or falling trees, storm, flood and subsidence/heave/landslip. Your sum insured will show in your policy schedule and/or cover summary
- ✓ Your valuables are covered up to 10% 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 heating fuel 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

- Visible damage caused suddenly and unintentionally by unexpected means. This definition does not include damage caused by wear and tear, anything which happens gradually or faulty design or faulty materials

##### Personal Possessions:

- Private property and personal items you normally wear, use or carry with you - up to selected sum insured as listed in your policy schedule and/or cover summary



#### What is not insured?

- ✗ Any part of the buildings
- ✗ Loss or damage caused by theft or attempted theft, malicious damage, escape of water, or tenant's liability when the home has been left unoccupied for more than 60 days or is left unfurnished.
- ✗ Loss or damage caused by felling, lopping or topping of trees
- ✗ The cost of removal of a fallen tree unless the home is damaged at the same time by the same cause
- ✗ 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
- ✗ Electronic, electrical or mechanical breakdown or failure
- ✗ Loss or damage caused by domestic animals
- ✗ Damage to sports equipment, pedestrian controlled model, guns and firearms whilst in use
- ✗ 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 willful act
- ✗ A single valuable item cannot be worth more than 5% of the contents sum insured
- ✗ 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 and heating fuel excess is £250

- ! Any amount over £1,000 for theft or attempted theft from any vehicle that is not occupied and is parked within the boundaries of your home
- ! Any amount over 15% of the contents sum insured for theft from garages or outbuildings that form part of your home unless they are attached to the main home with an integral door to the main home
- ! There are restrictions if the property is left unoccupied for more than 60 days
- ! Home working equipment limited to £5,000
- ! 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 United Kingdom 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 offered as a result of the information you have provided or validated so 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. Your policy schedule will confirm the specific dates of cover that apply to you.



## How do I cancel the contract?

To cancel, call us on 01392 849750, email us at [customerservice@first2protect.co.uk](mailto:customerservice@first2protect.co.uk) or write to us at Customer Services, 2nd Floor, The Forum, Barnfield Road, Exeter, EX1 1QR.

Within 14 days - you are entitled to a full refund of premiums paid and no cancellation fee will be charged.

Outside of 14 days - you are entitled to a refund of the premium paid, subject to a deduction for the time you have been covered. A cancellation fee will be applied.

There is no refund of premium if a claim has been made.

Please refer to your policy wording for full cancellation details.