

# Tenants Contents Insurance

## Insurance Product Information Document

Company: AXIS Managing Agency Ltd

Product: Tenants Contents

This is a summary of cover available under the AXIS Managing Agency Ltd policy. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found on your policy booklet (and accompanying schedule of insurance) that will be issued to you if you decide to take an AXIS Managing Agency Ltd policy. **You should read this document carefully and immediately upon receipt of it** and, if you have any queries, you should raise them with your insurance advisor.

### What is this type of insurance?

This policy covers contents insurance for tenants.



#### What is insured?

- ✓ Fire
- ✓ Lightning
- ✓ Explosion
- ✓ Earthquake
- ✓ Aircraft and other flying devices or items dropped from them
- ✓ Escape of water from and frost damage to fixed water tanks, apparatus or pipes
- ✓ Escape of oil from fixed domestic oil-fired heating installations
- ✓ Theft or attempted theft
- ✓ Collision by any vehicle or animal
- ✓ Riot, strikes, violent disorder, civil commotion and malicious acts
- ✓ Subsidence, heave or landslip
- ✓ Falling trees, lamp-posts or telegraph poles, aerials and satellite dishes
- ✓ Smoke damage caused by any fault in the central heating system
- ✓ Accidental damage to oil pipes, underground services, fixed glass, solar panels, sanitary fixtures and ceramic hobs for which you are responsible for as the tenant
- ✓ Loss of rent or cost of alternative accommodation
- ✓ Increased domestic water charges following an escape of water
- ✓ Property in the open
- ✓ Temporary removal of contents
- ✓ Fatal injury to you caused by fire or burglars
- ✓ Replacement of locks following theft or loss of keys
- ✓ Emergency access to the premises
- ✓ £2,000,000 Property Owners Liability

#### Extended cover applicable if stated as included in the Cover Summary and/or Schedule

- ✓ Pedal cycles for theft and accidental damage
- ✓ Domestic freezer contents
- ✓ Money and credit cards can be covered against theft and unauthorised use.



#### What is not insured?

- ✗ Contents does NOT include:
  - Motor vehicles (other than garden machinery), caravans, trailers or watercraft or their accessories
  - Any living creature
  - Any part of the buildings
  - Any property held or used for business purposes
  - Any property insured under any other insurance
- ✗ Existing or deliberate damage
- ✗ Indirect loss or damage
- ✗ Any reduction in the value of property insured following repair or replacement
- ✗ Damage by wear and tear or any other gradually operating clause



#### Are there any restrictions on cover?

- ! Maximum single article limit is 25% of the declared away from the home sum insured value
- ! Unless otherwise agreed by us, the following limitations apply to contents:
  - Money and credit cards are insured up to a maximum of £300 cash/£1,000 credit cards
  - Deeds and registered bonds and other personal documents are insured up to a maximum of £1,500 in total
  - Stamps or coins forming part of a collection are insured up to a maximum of £1,250 in total
  - Gold, silver, gold and silver plated articles, jewellery and furs are insured up to a maximum of £2,500 or 10% of the sum insured for contents whichever is less
  - Domestic oil in fixed oil tanks is insured up to a maximum of £1,000
  - Theft of contents from detached outbuildings are insured up to £500 or 3% of the sum insured, whichever is the greater



## Where am I covered?

In the United Kingdom



## What are my obligations?

- Tell us about any changes in occupancy of the home  
You must tell the insurance broker who sold you this insurance of any changes to the use of the home as a permanent private residence, leaving the home unoccupied for 30 days or leaving the home insufficiently furnished enough to be normally lived in will result in restrictions in cover. If you do not tell us of these changes your claim may not be covered
- Tell us about any changes to the home  
You must tell the insurance broker who sold you this insurance before you start any structural work to the buildings that:
  - Change the use of the building in any way
  - Involves the external surfaces of the buildings being affected/changed
  - Means you having to move out of the buildings for any period of time



## When and how do I pay?

Please speak to your insurance advisor who will be able to advise you when and how to pay.



## When does the cover start and end?

Please see your Cover Summary or your Schedule for the inception date and the policy term.



## How do I cancel the contract?

- There is a 14 day cooling off period, where if you decide that you do not wish to proceed then you can cancel this insurance by contacting your insurance advisor within 14 days of either:
  - the date you receive your policy documentation; or
  - the start of the period of insurancewhichever is the later.
- If it is outside of the 14 day cooling off period, then you can cancel this insurance by contacting your insurance advisor, there will also be a £5.00 ABACUS cancellation charge in addition to any charges/fees made by your Insurer or Insurance advisor.
- We may cancel your insurance by sending 30 days notice by registered post to your correspondence address shown in the schedule. We will return any premium you have paid for any period of insurance left and we will not change any cancellation penalties such as administration charges.