

# Charnwood Neighbourhood Housing Tenants Contents Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of cover, which can be found in the policy booklet. It is important that you read the policy booklet carefully when you receive it.

## Who is the Insurer?

The Insurer of this policy is Norwich Union Insurance Limited. Registered Address: 8 Surrey Street, Norwich, NR1 3NG.

## What is the Tenants Contents Insurance policy?

The Tenants Contents policy is a multi-section home contents insurance policy. All sections are included except that the Accidental Damage to Contents section is optional.

**Contents Section** - see policy booklet for details.

### What are the benefits and features of the Tenants Contents Insurance policy?

Your policy includes the following significant features and benefits, which are explained in detail in your Policy Booklet: Cover is provided for an extensive list of perils such as fire, storm, flood, theft, etc. - see policy booklet.

In addition cover is provided for

- accidental damage to television sets, aerials, video recorders, hi-fi's, home computer equipment, decoders and DVD players (up to the amount insured)
- accidental breakage of mirrors, glass tops, ceramic hobs and fixed glass in furniture or cookers (up to 15% of the amount insured)
- contents temporarily removed from the home (up to 15% of amount insured)
- contents in outbuildings, garages, sheds, greenhouses and cellars (up to £1000)
- replacement keys & locks for outside doors and alarms of your home if your keys are lost or stolen (up to £250)
- spoilage of food in fridge & freezers (up to £500)
- Christmas & wedding gift cover (temporary increase of 15% of the amount insured)
- fatal accident cover (up to £5000)
- loss of domestic fuel oil and metered water (up to £1000)
- alternative accommodation following an insured loss (up to 15% of the amount insured)
- contents at university, college or boarding school (up to £2500)
- contents in the open within the boundaries of the home (up to £500)
- accidental loss or damage to contents during removal by professional removers (up to the amount insured)
- tenants improvements (up to 15% of amount insured or £2000, whichever is the greater)
- tenants liability (up to 15% of amount insured)
- personal liability (up to £2,000,000 or £5,000,000 for domestic employees)
- Insurance for documents (up to £1000)
- Visitors contents cover (up to £500)
- lawful entry cover (up to £500)
- Limit for personal money £250
- Limit for credit cards £200 per card
- Limit for audio/visual/computer – tapes, records and discs - £1000 for the total of such items, not per item.
- Limit of one third of the amount insured or £5000, whichever is greater for the total of high risk items (£1000 per item). Examples of High risk items are Pictures, jewellery, watches, photographic equipment, video cameras and personal computer equipment. Please refer to the policy wording for a full Definition

With the **Accidental Damage Option** all other accidental damage occurring in the home that we regard as insurable is covered (up to 25% of the amount insured). See page 15 of the policy booklet for details.

**What are the significant or unusual exclusions or limitations of the Tenants Contents Insurance policy?** - see policy booklet for details.

You must comply with conditions of the policy explained in the **General Conditions Section** of the policy booklet for cover to apply. These include your duty to take reasonable precautions to prevent loss and actions you must take as soon as you are aware of a possible claim under the policy. See also the **General Exclusions Section** of the policy booklet for those exclusions that apply to all Sections.

- Certain losses or damage if any endorsement/clause is shown on your policy schedule
- No cover is provided for motor vehicles, caravans, trailers, boats, canoes, surfboards, sailboards, hovercraft, aircraft, gliders and any accessory which is designed to be used with any of these.
- No cover is provided for items used for business or professional purposes
- Certain losses or damage when your home is unoccupied or unfurnished for more **than 60 days** in a row

- Theft caused by you, members of your household, paying guests or tenants
- Loss or damage caused by any wilful act by your household
- Loss or damage caused by Storm or flood to hedges, fences or gates covered within the tenants improvements section
- The cost of altering or replacing any items, or parts of items which are not lost or damaged and which form part of a set, suite or other article of the same type, colour or design.
- Theft of contents temporarily removed from the home. You are, however, insured for loss or damage caused by theft or attempted theft from any building in which you, or a member of your household, is temporarily residing or employed if this involves somebody using force and violence to break into or out of a building
- Theft of money, unless by somebody using force and violence to break into your house
- Loss or damage to interior decorations you are not legally responsible for.
- Loss or damage to guns and firearms.
- Your Personal Liability involving Firearms unless in connection with shotguns or airguns which you can legally own without possessing a firearm certificate.
- Loss or damage to Pedal Cycles while temporarily away from the home.
- Accidental damage other than to the items specifically noted above in **Significant Features and Benefits** but wider cover is available under **Accidental Damage Option**
- Loss or damage to your contents from any cause not listed in the policy booklet.

The following exclusions apply under the Accidental Damage Option - see policy booklet for details

- Accidental damage occurring outside the house
- Damage to contact lenses
- Damage caused by vermin, insects, moth, mildew, damp, rust or any process of cleaning, repair or alteration
- Damage caused by domestic animals

#### **How long does my Tenants Contents Insurance policy run for?**

Unlike other insurance policies, your policy, under the **Charnwood Neighbourhood Housing** scheme, does not have an annual renewal date. Your policy will, therefore, continue at the terms shown on your latest schedule unless you are notified in writing by the administrator that the terms of your policy have been changed. In no circumstances will the policy lapse (although it may be invalidated if you fail to disclose any material facts or may be cancelled if you fail to pay the premium). You should review the level of benefit that you have chosen on a regular basis to make sure that it is sufficient to cover your needs.

#### **What happens if I take out cover and then change my mind?**

You have the right to cancel your policy within 14 days either from the day of purchase of the policy or the date on which you receive your policy documentation, whichever is later.

#### **How do i make a claim?**

Should you need to make a claim under this policy, please contact **Charnwood Borough Council, Council Offices, Southfield Road, Loughborough, LE11 2TX** or on **telephone 01509 634567**.

#### **How do I make a complaint?**

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please write to Norwich Union, Tenants Contents Unit, 139 West Regent Street, Glasgow, G2 2BQ or telephone us on 0141 309 5000. We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

#### **Would I receive compensation if Norwich Union are unable to meet it's liabilities?**

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Norwich Union Insurance Limited Registered in England No. 99122 Registered Office 8 Surrey Street  
Norwich NR1 3NG. Authorised and regulated by the Financial Services Authority.