

## Personal Possessions: Basic Cover Summary

Personal Possessions Insurance is underwritten by Royal & Sun Alliance Insurance plc.

It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

The following tables provide only a summary of the main policy benefits and the terms and conditions.

For full details of these and all the terms and conditions that apply you should read the policy document, a copy of which is provided online at [cover4tenants.com](http://cover4tenants.com) or at any time on request.

On receipt of your policy documentation, you will have 14 days to decide if you wish to cancel the policy – see “Your Right to Cancel the policy” for more information.

### TABLE 1 | BASIC COVER: PERSONAL POSSESSIONS INSURANCE

If you have selected Personal Possessions insurance the following features and benefits will automatically be included in your policy:

FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p><b><u>NEW FOR OLD</u></b> Your possessions and desktop computer equipment are covered at your insured address against loss or damage by fire, flood, storm, theft, escape of water and other similar causes. And in most cases we'll replace items on a new for old basis.</p>	<ul style="list-style-type: none"> <li>Contact lenses are not covered.</li> <li>Mobile telephones are not covered. A separate optional extension is available.</li> <li>For clothing a deduction may be made for wear and tear.</li> <li>If the sum insured you have selected for contents does not represent the full replacement value, your claim may be reduced.</li> </ul>	Personal Possessions Within The Insured Address
<p><b><u>DESKTOP COMPUTER EQUIPMENT (ROOM ONLY)</u></b> Covers your desktop computer equipment at your insured address against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.</p>	<p>The level of computer equipment cover is determined by the total sum insured. A total sum insured of £2,000 provides desktop computer equipment cover up to £500, whilst a sum insured of £6,000 provides cover up to £1,000.</p> <ul style="list-style-type: none"> <li>Maximum amount payable is £2,000.</li> <li>Data or software not produced commercially is excluded.</li> <li>Loss or damage occurring outside of the insured address.</li> </ul>	Desktop Computer Equipment   Accommodation Only
<p><b><u>LANDLORDS PROPERTY</u></b> Covers the amount you have to pay following theft or fire damage to your landlord's property.</p>	<ul style="list-style-type: none"> <li>Maximum amount payable is £5,000.</li> </ul>	Landlords Property – Tenants Liability
<p><b><u>RENTED HOUSEHOLD GOODS</u></b> Covers household goods (other than telephones), which you rent at your insured address.</p>	<ul style="list-style-type: none"> <li>A deduction for wear and tear may be made.</li> <li>The rental agreement must be in your name.</li> </ul>	Personal Possessions Within The Insured Address.
<p><b><u>REPLACEMENT LOCKS</u></b> Cost of replacing keys and locks to an external door.</p>	<ul style="list-style-type: none"> <li>Covered up to £50.</li> </ul>	Personal Possessions Within The Insured Address.

**TABLE 1 CONTINUED | BASIC COVER: PERSONAL POSSESSIONS INSURANCE**

<b>BASIC COVER: OPTIONAL EXTENSIONS</b>		
You may choose to add the following cover to your insurance:		
<b>FEATURES &amp; BENEFITS</b>	<b>SIGNIFICANT EXCLUSIONS OR LIMITATIONS</b>	<b>POLICY SECTION</b>
<p><b><u>LAPTOP &amp; PORTABLE COMPUTER EQUIPMENT (ACCOMMODATION ONLY)</u></b> Covers your laptop &amp; portable computer equipment at your insured address against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.</p>	<ul style="list-style-type: none"> <li>Maximum amount payable is £2,000.</li> <li>Data or software not produced commercially is excluded.</li> <li>Loss or damage occurring outside of the insured address.</li> </ul>	Laptop & Portable Computer Equipment Accommodation Only   Cover Within The Insured Address.
<p><b><u>LAPTOP &amp; PORTABLE COMPUTER EQUIPMENT (ALL RISKS)</u></b> Covers your laptop and portable computer equipment for loss or accidental damage anywhere within the UK.</p>	<ul style="list-style-type: none"> <li>Maximum amount payable is £2,000.</li> <li>Data or software not produced commercially is excluded.</li> <li>Some specific causes of damage may be excluded.</li> </ul>	Laptop & Portable Computer Equipment All Risks   Cover Anywhere Within The UK
<p><b><u>STANDARD ACCIDENTAL DAMAGE</u></b> Covers accidental damage to audio equipment, camera equipment, computer equipment, games consoles, television, video and DVD players.</p>	<ul style="list-style-type: none"> <li>Single Item/Group limits apply. These limits are shown in your policy/schedule.</li> <li>Some specific causes of damage may be excluded.</li> </ul>	Accidental Damage
<p><b><u>CRIMINAL ASSAULT</u></b> Covers costs you incur as a result of a criminal assault on you.</p>	<ul style="list-style-type: none"> <li>Any incident not notified to the police within 24 hours and recorded as a criminal assault.</li> </ul>	Criminal Assault
<p><b><u>LEGAL EXPENSES</u></b> Gives you up to £30,000 Legal Expenses cover covering disputes in relation to:                     <ul style="list-style-type: none"> <li>Personal Injury</li> <li>Consumer Protection</li> <li>Employment</li> </ul> </p>	<ul style="list-style-type: none"> <li>Excludes some small claims and those without a reasonable chance of winning.</li> <li>Excludes pre-existing disputes and any starting within 90 days unless in connection with a contract starting after cover was taken out.</li> </ul>	Legal Expenses
<p><b><u>ALL RISKS   SPECIFIED ITEMS</u></b> Covers your specified personal possessions against accidental damage or loss anywhere within the UK.</p>	<ul style="list-style-type: none"> <li>Maximum amount payable is £1,000.</li> <li>Some specific causes of damage may be excluded.</li> </ul>	All Risks   Specified Items: Cover Anywhere Within The UK
<p><b><u>MOBILE PHONES</u></b> Covers your mobile phone against accidental damage or theft while anywhere within the UK.</p>	<ul style="list-style-type: none"> <li>Maximum amount payable is £200.</li> <li>Some specific causes of damage may be excluded.</li> </ul>	Mobile Phones   All Risks: Cover Anywhere Within The UK
<p><b><u>PEDAL CYCLES</u></b> Covers your pedal cycles against accidental damage or theft while anywhere within the UK.</p>	<ul style="list-style-type: none"> <li>Maximum amount payable is £250.</li> <li>Some specific causes of damage may be excluded.</li> <li>Theft of unattended cycles unless in a building or securely locked.</li> </ul>	Pedal Cycles   All Risks: Cover Anywhere Within The UK

**TABLE 2 | BASIC COVER: GENERAL CONDITIONS & EXCLUSIONS**

The following Conditions & Exclusions apply to the policy as a whole regardless of the specific cover you have selected

<b>GENERAL CONDITIONS &amp; EXCLUSIONS</b>	<b>POLICY SECTION</b>
<ul style="list-style-type: none"> <li>No cover is provided for wear &amp; tear, maintenance, scratching, denting, or anything that happens gradually.</li> <li>Loss or damage caused by deliberate acts by you or your family.</li> <li>Loss from unattended motor vehicles.</li> </ul>	See Sections specified in Table 1
<b>EXCESSES &amp; LIMITS</b>	<b>POLICY SECTION</b>
<ul style="list-style-type: none"> <li>You will be required to pay an excess of £25 on any claim made on this policy except Laptop &amp; Portable Computer Equipment where an excess of £50 will apply.</li> <li>Some limits apply to your policy. This is the maximum amount we will pay for some claims.</li> <li>These limits are shown in your policy/schedule.</li> </ul>	See Sections specified in Table 1

## IMPORTANT INFORMATION

### YOUR RIGHT TO CANCEL THE POLICY

If having examined your policy you decide not to proceed with the insurance, you will have 14 days to cancel it; starting on the day you receive the policy documentation.

To cancel please write to the address shown on your policy schedule. On receipt of your notice, we will refund any premiums already paid, except when you have already made a claim under your policy.

Further information is contained in your policy document.

### CLAIMS

Should you wish to claim under your Personal Possessions Insurance policy you should call the Claims Helpline on **0844 826 2045** as soon as possible. You must give us any information or help that we ask for.

You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy wording.

### COMPLAINTS

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact UK & Ireland Insurance Services (Online) Limited, who arranged the policy for you or the manager of Royal & Sun Alliance Insurance plc at the address shown on your policy wording or schedule, as appropriate. They will tell you what they will do to resolve your concerns and how long it will take.

In the unlikely event that you remain dissatisfied and wish to make a complaint under either the Personal Possessions Insurance policy or the Legal Expenses section of the policy, please contact us at the appropriate address below.

If the Customer Relations Office cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service at the address below. If you make a complaint, your right to legal action against us is not affected.

UK & IRELAND INSURANCE SERVICES (ONLINE) LIMITED	LEGAL EXPENSES
<p>Client Services Manager, UK &amp; Ireland Insurance Services (Online) Limited, Bank House, Warwick Street, Manchester M25 3HN</p>	<p>Customer Services Department, Legal Expenses Division, First Assist Insurance Services Limited, Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU</p>
ROYAL & SUN ALLIANCE INSURANCE PLC	FINANCIAL OMBUDSMAN SERVICE
<p>Customer Relations Office, Royal &amp; SunAlliance, Bowling Mill, Dean Clough Industrial Park, Halifax, HX3 5WA</p>	<p>Insurance Division, The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR</p>

### COMPENSATION

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. Further information can be obtained from us, or the Financial Services Compensation Scheme (FSCS).

## OTHER IMPORTANT INFORMATION

### PREMIUMS & PAYMENTS

Premiums are inclusive of Insurance Premium Tax.  
Annual premiums may be paid by credit or debit card.

### RENEWING YOUR POLICY

At least 21 days before each policy renewal date, we will contact you to provide you with detailed instructions of how to renew your policy and to inform you of the terms and conditions that will apply for the following year.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in "Your right to cancel the policy" above.

### TERMINATION OF THE CONTRACT

You may cancel the contract by giving us 14 days notice in writing. If you cancel the policy you may be entitled to a refund of premium provided that no claim has been made during the current period of insurance.

We may cancel this policy by giving you at least 14 days notice at your last known address. If we cancel the policy we will refund premiums already paid for the remainder of the current period of insurance.

### THE LAW & LANGUAGE APPLICABLE TO THE POLICY

Both you and we can choose the law that will apply to this policy. The policy is governed by the law, which applies to the part of the United Kingdom, Channel Islands or the Isle of Man in which you normally live.

The language used in this policy and any communications relating to it will be English.

### UK & IRELAND INSURANCE SERVICES (ONLINE) LIMITED

Personal Possessions Insurance is a product of UK & Ireland Insurance Services (Online) Limited, which is authorised and regulated by the Financial Services Authority. Register No. 312248.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

UK & Ireland Insurance Services (Online) Limited (No. 4239415). Registered in England and Wales at:  
Bank House, Warwick street, Manchester, M25 3HN.

### ROYAL & SUNALLIANCE

Personal Possessions Insurance is underwritten by Royal & Sun Alliance Insurance plc, which is authorised and regulated by the Financial Services Authority as an insurance company and to undertake insurance mediation under Registration No. 202323.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

Royal & Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at:  
St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

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For our joint protection calls may be monitored and/or recorded.