

# Tenants Liability Insurance

## Policy Summary

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This document provides a summary of the cover provided. Full terms and conditions are explained in the policy wording which should be attached to this document. Where a policy is arranged your agent will send your schedule, endorsements and full policy wording to you. Please refer to these documents for full details on your cover.

### Type of cover

This is a 12 month policy specifically designed for tenants. The cover is for a sum insured of £2,500 in respect of your liability for Landlords property you are responsible for. If the sum insured, you require exceeds £2,500 this policy does not suit your requirements. Please refer to your policy schedule for details on sections you are covered for and the insured limits.

### Name of the insurer

This policy has been arranged by Lexelle Limited with UK General Insurance Ltd on behalf of Great Lakes Insurance SE

Significant features and benefits	Significant exclusions or limitations	Policy sections
<b>Accidental damage to landlords property</b>	<ul style="list-style-type: none"><li>• The policy excess</li><li>• Any amount exceeding the Sum Insured stated in your schedule</li><li>• Damage by any cause other than accidental damage</li><li>• Property owned by you, or in your custody, that is not landlords property</li><li>• Damage whilst your home is unoccupied for 30 days or more</li><li>• Damage caused by deception unless deception is only used to gain entry</li><li>• Damage caused by anything that happens gradually</li><li>• Damage caused by wear and tear, damp, vermin, fungus, cleaning, altering or repairing, restoration, mechanical or electrical breakdown, loss of value</li><li>• Damage occurring after you have vacated the home</li><li>• Damage to valuables</li><li>• Damage to vehicles and crafts</li></ul>	<b>Section 1 – Tenants Liability</b>
<b>General Exclusions to the policy</b>	<p><b>Policy excludes loss, damage or liability arising from or relating to:</b></p> <ul style="list-style-type: none"><li>• Biological, chemical or nuclear terrorism;</li><li>• Contamination by radioactivity from nuclear waste;</li><li>• Consequence of war or military actions;</li><li>• Deliberate acts;</li><li>• Existing damage;</li><li>• Sonic pressure;</li><li>• Motor vehicles;</li><li>• Consequential loss;</li><li>• Wear and tear or any gradually operating cause;</li><li>• Damage caused by vermin, insects or domestic pets;</li><li>• Loss of value and depreciation resulting from repair or replacement of property lost / damaged;</li><li>• Loss or damage caused to computer equipment caused by data changes or computer viruses.</li></ul>	Please refer to the “ <b>General Exclusions</b> ” section of the policy for full details of exclusions applicable to all sections of the policy.

## Making a claim

To make a claim under this policy please telephone **0344 412 4258** or email **propertynexus@directgroup.co.uk**.

## Cancellation:

If **You** decide that for any reason, this Policy does not meet **Your** insurance needs then please return it to **Us** or **Your** agent within 14 days from the day of purchase or the day on which **You** receive **Your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **We** will then refund your premium in full.

Thereafter **You** may cancel the insurance cover at any time by informing **Us** or **Your** agent however no refund of premium will be payable.

**We** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at your last known address. Valid reasons may include but are not limited to:

- a) Where **We** reasonably suspect fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions
- e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **We** ask.

Where **Our** investigations provide evidence of fraud or a serious non-disclosure, **We** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when you provided **Us** with incomplete or inaccurate information, which may result in your policy being cancelled from the date **You** originally took it out.

If **We** cancel the policy and/or any additional covers **You** will receive a refund of any premiums **You** have paid for the cancelled cover, less a proportionate deduction for the time **We** have provided cover, unless the reason for cancellation is fraud and/or **We** are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

## Complaints:

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

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## Complaints about the sale of your Policy:

Please contact the agent who arranged the insurance on your behalf.

If your complaint about the sale of your policy cannot be resolved by the end of the next working day, your agent will pass it to:

### UK General Insurance Ltd

Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds, LS10 1RJ

**Tel:** 0345 218 2685

**Email:** customerrelations@ukgeneral.co.uk

## Complaints about the handling of a Claim

### Direct Group Ltd

Customer Relations  
Quay Point,  
Lakeside Boulevard,  
Doncaster, DN4 5PL

**Tel:** 0344 854 2072

**Email:** customer.relations@ryandirectgroup.co.uk

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme reference 05345D.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. you may contact the Financial Ombudsman Service at:

### The Financial Ombudsman Service,

Exchange Tower,  
London,  
E14 9SR.

**Tel:** 0300 123 9 123

**Email:** complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

## Financial Services Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if an insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim, with no upper limit. You can get more information about compensation scheme arrangements from the FSCS by visiting their website, at [www.fscs.org.uk](http://www.fscs.org.uk)

## Data protection

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

We may use your personal information to prevent crime. In order to prevent crime we may:

share it with operators of registers available to the insurance industry to check information and prevent fraud. These include but are not limited to the Claims and Underwriting Exchange Register. We may pass your personal information to the operators of these registers, including but not limited to information relating to your insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers.