

Tenants Liability Insurance

Insurance Product Information Document

Company: Lexelle Limited

Product: Tenants Liability

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This cover will indemnify you for damage or loss or legal liability you may incur for accidents or losses occurring in relation to your tenancy whilst residing in the home detailed in your policy schedule.

What is insured?

Accidental Damage to Landlord's Property:

- ✓ Cover for damage for which you are legally responsible as a tenant whilst in the home during the period of insurance. In the event of accidental damage to the landlord's property, this policy will replace the damaged item as new, either by paying for the cost to repair or replacing the damaged item as new.

Are there any restrictions on cover?

Accidental Damage to Landlord's Property:

- ❗ Any claim that exceeds the sum insured on your policy schedule. The maximum sum insured under this policy is 2,500.
- ❗ Any claim that occurs outside of the policy period.

What is not insured?

- ✗ The policy excess as detailed in your policy schedule.
- ✗ Any amount exceeding the sum insured stated in your policy schedule.
- ✗ Any damage by any cause other than accidental damage.
- ✗ Any property owned by you or in your custody or control that is not landlord's property.
- ✗ Any damage whilst your home is unoccupied for 30 days or more.
- ✗ Any damage caused by deception unless deception is only used to gain entry.
- ✗ Any damage caused by anything that happens gradually.
- ✗ Any damage caused by wear and tear, damp, vermin, fungus, cleaning, altering or repairing, restoration, mechanical or electrical breakdown, loss of value.
- ✗ Any damage occurring after you have vacated the home.
- ✗ Any damage to the following valuables: jewellery, watches, stamps, medals, money, photographic equipment, furs, curios, works of art.
- ✗ Any damage to vehicles and craft.

Where am I covered?

You are covered within the United Kingdom of Great Britain and Northern Ireland.

What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

When and how do I pay?

Your premium will be payable to the broker or agent that you chose to purchase this policy from. Full details of the premium paid will be detailed on your policy schedule.

When does the cover start and end?

Your cover start date and end date will be detailed on your policy schedule.

How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later, provided that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy, however no refund of premium will be payable.

Important Information

Making a claim

If you need to make a claim, please contact the Claims Administrator:

Direct Group Property Services (Nexus)

Tel 0344 412 4258

Fax 0344 412 4293

Email propertynexus@directgroup.co.uk

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 can call, email or to write to us:

Complaints regarding the SALE OF THE POLICY

Please contact the Broker Agent that sold you the policy.

Complaints regarding CLAIMS

Claims Manager, Lexelle Limited, PO Box 4428, Sheffield, S9 9DD.

Tel: 0114 249 3300

Email: assist@lexelle.com

On all correspondence please tell us you are insured for Family Legal Expenses Platinum Insurance and provide the Master Certificate number shown at the heading of your main policy terms and conditions along with the your policy reference detailed on your policy schedule.

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 employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower, London E14 9SR

Tel: 0800 023 4567 or 0300 123 9123

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

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it 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 or visit www.fscs.org.uk.