keyfacts®

# CX Tenants Contents
# Summary of Cover Available

**About this Summary of Cover**

This summary provides key information only about insurers and the insurance cover available within CX Tenants Contents. This summary does not contain the full terms and conditions of the insurance which can be found in the policy booklet. The policy booklet is available on request, but if you are in any doubt as to cover afforded you should consult your insurance agent. WE RESERVE THE RIGHT TO CHANGE OR LIMIT ANY COVER.

**About the Insurer**

CX Tenants Contents is underwritten by Certain Underwriters at Lloyd's. Certain Underwriters at Lloyd's are authorised and regulated by the Financial Services Authority.

**Duration of this Insurance**

The period of insurance will be for 12 months unless otherwise agreed by us. The period of insurance will be shown in the schedule.

**How to Cancel this Insurance**

We may cancel the certificate by writing to you at your last or known address confirming that all cover will end 14 days after the date of Our letter; or You may cancel the certificate by giving us written instructions.

If you or we cancel the certificate, and you have not made a claim during the current period of insurance, we will refund the Premium, less an administration fee, for any remaining period of cover. No Premium will be refunded for amounts under £75.00 + IPT + £20.00 totalling £98.75

**How to make a claim under this Insurance**

Naturally we hope you wont have any accidents or misfortune, but if you do and wish to make a claim under this insurance please contact your agent as soon as possible. If your loss occurs out of normal office hours please call 0161 835 5553.

**Our Service commitment to you**

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service

If you have any questions or concerns about your policy or the handling of a claim you should contact the Managing Director at Commercial Express Quotes Ltd. Their address is: -

Managing Director
Commercial Express Quotes Ltd
Unit 4
Castlegate Court
Castlegate Way
Dudley
DY1 4RD

**Our Service commitment to you (continued)**
If the matter is not resolved to your satisfaction, please write to:

Compliance Officer
Policy Holder & Market Assistance
Lloyd's Market Services
One Lime Street
London
EC3M &HA

Complaints that cannot be resolved by Certain Underwriters at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaint process.

**The Law Applicable to this Insurance**
The parties are free to choose the law applicable to this Insurance Contact. Unless specifically agreed to the contrary this insurance shall be subject the law of England and Wales.

**The Cover Available**
We will insure only those sections you request and we agree to insure.

Tenants Contents are defined as: Household goods, furnishings and appliances, interior decorations and aerials for which you are responsible.

Key Benefits
Tenants contents are covered for loss or damage caused by: -

- Fire, Explosion, Lightning or Earthquake
- Smoke
- Riot, civil commotion, strikes, labour or political disturbances
- Malicious acts or vandalism
- Storm or Flood
- Water or oil escaping from any fixed domestic appliance or system
- Theft or attempted theft
- Impact by road vehicles, aircraft or animals
- Subsidence, Landslip or heave

Contents cover also includes

- Valuables limited to 15% of the contents sum insured stated in the schedule with a limit of £1,500 any one item
- Food in freezers
- Theft of Keys
- Theft of Money
- Theft of Pedal Cycle
- Landlords Fixtures and Fittings up to a limit of £2,500
- Accidental damage (optional)

Occupier's Liability
We will pay any amount which you are legally liable to pay as compensation for accidental bodily injury to a person or loss or damage to property up to £1,000,000

# CX Tenants Contents
# Summary of Cover Available (continued)

## Conditions Precedent to Liability

Policy Excess

The Standard policy excess is £100 and £150 for Landlords Fixtures and Fittings. For claims resulting from Subsidence, Landslip or Heave the excess is £1000. Any specific excesses that may be applied will be advised to you.

Changes in circumstances

You must tell the insurance agent who arranged the insurance for you, of any changes in circumstances. In particular you must tell us if there is a change to the address of the insured property, the use of the property, the properties structure, total cost of rebuilding the property and total cost of replacing the landlords fixtures and fittings.

Security Protection Warranty

**We** shall not we liable for loss or damage by theft or attempted theft arising out of non compliance with the following requirements:

a) The door used, as the final exit from the **Home** shall be fitted with a suitable lock complying with British Standard 3621 or one of superior quality;

b) All other external doors, unless secured as in a) above shall be fitted with top and bottom mortise or surface mounted bolts with detachable keys;

c) Sliding patio doors shall be fitted with key operated security locks top and bottom;

d) All external doors and windows as in d) above shall be secured using the above mentioned security devices whenever the **Home** is left unattended and the keys withdrawn the locks;

e) When the household retires for the night all external doors, and the windows specific in d) except those in occupied bedrooms, shall be secured with security devices and the keys withdrawn from the locks.

## General Exclusions

- Existing damage
- Use of the home
- Loss of value and consequential loss
- Any loss or damage caused by wear and tear or any gradually operating cause
- Loss or damage caused by domestic pets or by insects or vermin
- Pairs and sets
- Property not covered – living creatures, motor vehicles, property insured more specifically insured by another certificate, plants, trees, and shrubs in the garden
- Radioactive contamination
- Property being confiscated or detained by any government or public or local authority
- Sonic Bangs
- Diminution in value
- War
- Terrorism

## How We Will Settle Your Claim

Tenants Contents – we will replace the damaged tenants contents as new, as long as the sum insured is at least equal to the cost of replacing all the tenants contents. However we may at our option; pay the cost of replacing the item as new, or pay the cost of repairing any item.

## CX Tenants Contents
## Summary of Cover Available (continued)

**How to make a claim under this Insurance**

To make a claim simply call our 24 hours claims help line telephone number: 0161 835 5553. Then in order to make the buildings secure you may undergo temporary repairs as defined under the "Conditions Precedent to Liability" section of the certificate wording.

At the time of making a claim, you will be asked:
The policy number stated on your schedule;
Full details of the claim.

**Your total peace of mind**

Certain Underwriters at Lloyd's are regulated and authorised by the Financial Services Compensation Scheme. Reference number 202980. You may be entitled to compensation from the scheme if we cannot meet our obligations. The amount of compensation will be equal to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.