

Exclusive to Countrywide

Tenant Insurance

Information booklet

In partnership with



Countrywide

The Countrywide logo consists of a stylized blue wave graphic above the word 'Countrywide' in a white, sans-serif font.

Tenant Insurance information booklet

Why choose Tenant Insurance from Countrywide Insurance Services?

- Our Tenant Insurance offers extensive cover with options to suit your needs.
- Contents with an option to include Accidental Damage.
- Our optional covers available include Personal Possessions cover, Pedal Cycles and Legal expenses.
- Without adequate protection, one simple incident, such as fire or burglary, can have a devastating effect on you and your contents.



Insurance can't stop the incident taking place, but it can help to put things back the way they were – quickly and with the minimum of fuss.

Tenant Contents Insurance

- We will cover your household contents up to £50,000 for events such as fire, theft, escape of water or flood.
- Cover will not apply for wear and tear or as a result of gradual deterioration of your property.

Please see all other terms and conditions.

Contents Cover

AXA's contents insurance provides blanket cover of £50,000 for loss or damage by fire, theft, storm, escape of water or flood. Accidental damage cover is available as an additional option.

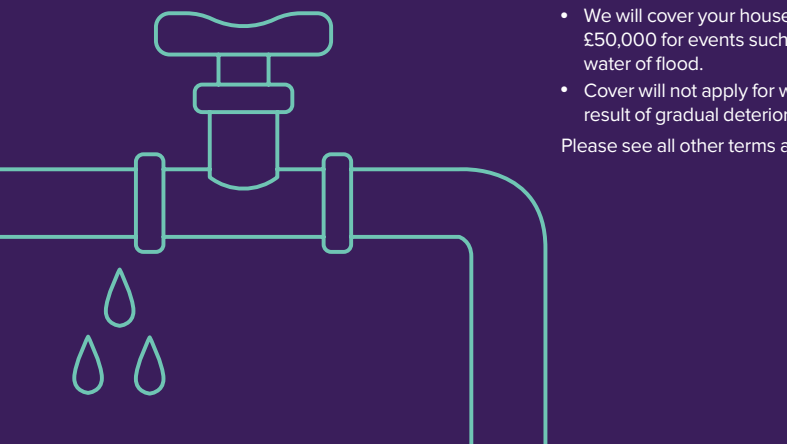
The cover is on a new for old basis, meaning your contents may be replaced as new if destroyed against loss incurred due to storm, fire, flood etc. New for old replacement does not apply to clothing and household linen.

Accidental damage cover is also available as an option to provide peace of mind in the event of unforeseen accidents in the home e.g. paint spillage on carpets.

Optional covers

Additional optional package of options are available as follows:

- Additional accidental damage – Cover for accidental damage to all your household contents whilst in the home.
- Personal possessions cover – Protects your personal possessions outside of the home, anywhere in the world, at any time up to the sum insured selected.
- Pedal cycles – provides cover for all your pedal cycles up to £4,000 and up to £2,000 for any one bike.
- Legal expenses – Valuable assistance with legal costs in the event of unforeseen legal proceedings – up to £50,000 for any one claim.



keyfacts[®]

Policy Summary

This policy summary does not contain full details and conditions of your insurance – these are located in your policy booklet.

Where a heading is underlined in the Policy Summary, full details can be found in your policy booklet under the same heading.

This policy is underwritten by AXA Insurance UK plc.

Type of insurance and cover

Contents Insurance

This insurance provides cover for your contents as a tenant.



The maximum amount we will pay is the amount shown within your policy wording, or on the policy schedule.

Cover is automatically added for Fatal injury. Optional covers may be selected, these include: Accidental damage to contents, Personal possessions, Pedal cycles and Legal expenses. **Your policy schedule will show if you selected these options.**

General conditions

You must at all times keep the Contents sums insured at a level that represents full value, failure to comply with this may jeopardise your claim or cover.

Contents – Standard Cover

- Limits of £2,000 for any one valuable and £10,000 for any one claim for valuables.
- Loss or damage caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water (e.g. from burst pipes or tanks) or oil, malicious persons, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes. (causes 1 – 11 in the policy wording).
- Tenants liability as a result of accidental damage to cables, drain inspection covers, underground drains, pipes or tanks providing a service to or from the home up to £4,000.
- Tenants liability as a result of accidental breakage of fixed glass in: windows, doors, fanlights, greenhouses, conservatories, verandas and fixed ceramic hobs or hob covers. Fixed sanitary ware and bathroom fittings.
- Accidental loss of metered water and oil up to £1,000.
- Alternative accommodation up to £10,000.
- Loss or damage to frozen food due to a change in temperature or contamination by refrigerant fumes up to the sum insured.
- Liability for domestic employees up to £10,000,000.
- Tenant's liability up to £4,000.

Contents – With optional accidental damage

- As standard cover but includes cover against accidental loss or damage to contents whilst in the home.



Insurance can't stop the incident taking place, but it can help to put things back the way they were – quickly and with the minimum of fuss.



Optional covers

Personal Possessions

- Cover for personal effects, valuables and money anywhere in the world which belong to you or your family. – **Please refer to policy wording for full details of cover available.**

Legal Expenses

Cover under this section is underwritten by AmTrust Europe Limited

- Legal costs and expenses up to £50,000.

Significant or unusual Exclusions or Limitations

- The standard excess amount and any increased amount you have agreed to pay shown within your policy wording or on the policy schedule. (The standard excess amount is £100. This can be increased by opting for an additional voluntary excess, which will reduce your premium. Details of the excesses applicable are shown in your policy schedule).
- Loss or damage caused by: escape of water or oil, theft and malicious damage or accidental damage to the building, whilst the home is unoccupied or unfurnished for 30 consecutive days or more.
- Damage caused to the buildings arising from wear and tear or and gradual deterioration or poor workmanship or maintenance of your property.
- Storm damage to gates, hedges and fences or drives and paths.

General Exclusions

- Damage caused to the contents arising by wear and tear or any gradual deterioration or from poor workmanship or maintenance of your property.
- Riot or civil commotion outside of the United Kingdom, the Isle of Man or the Channel Islands, confiscation or sonic bangs, radioactive contamination, war risks, terrorism, reduction in market value, computer viruses, gradual deterioration/maintenance, pollution and contamination.

Contents – Standard Cover

- Damage caused (whilst being carried) to audio or audio visual equipment, which is designed to be portable.
- Loss or damage to valuables, money, plants or trees left in the open at the insured property.
- Damage caused to the contents arising by wear and tear or any gradual deterioration or from poor workmanship or maintenance of your property.

Exclusions under, Contents – Standard Cover, standard with optional covers

- Loss or damage occurring after the insured property has been unoccupied or unfurnished (see full definitions within the policy wording) for 30 consecutive days or more by malicious persons, escape of water or oil, theft, mirrors, fixed glass and sanitary ware and accidental loss of oil and metered water.
- Loss or damage caused by chewing, scratching, tearing or fouling by domestic animals.

Exclusions under Optional covers

Personal Possessions

- Theft from an unattended motor vehicle unless the personal possessions are concealed from view and the vehicle is locked.
- Theft from an unlocked hotel room.

Legal Expenses

- Property damage caused to your home by a third party.
- Claims arising from a dispute between a Landlord and tenant.
- Claims for legal costs that insurers have not agreed to in advance.
- Unless a conflict of interest arises prior to the start of legal proceedings, legal costs incurred by any legal representatives other than Irwin Mitchell Solicitors or their agents.

Pedal Cycles

- Theft when the pedal cycle is left unattended, unless in a locked building or secured by a suitable locking device to a permanent structure or motor vehicle.
- Tyres or accessories, unless the pedal cycle is damaged at the same time.
- Cleaning maintenance, repair, dismantling, altering or dying.



Duration

This is an annually renewable policy.

Cancellation period

You are free to cancel this policy at any time.

Claim notification



To make a claim contact AXA Insurance on: 0345 521 3905



To make a claim on your Legal expenses cover, contact Arc Legal Assistance quoting "Countrywide Legal expenses" on: 0330 058 1642

Making yourself heard

If your complaint relates to a claim on your policy, please contact the department dealing with your claim.

If your complaint relates to your policy, you need to write to Countrywide Insurance Services or telephone 01908 931399.

If your complaint relates to Legal expenses cover, you should write to the Managing Director of Arc Legal Assistance or telephone 01206 606003.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the Policy Booklet.

Financial Services Compensation Scheme (FSCS)

AXA Insurance is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event AXA cannot meet their obligations to you. This depends on the type of insurance and circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).



Full details are available at www.fscs.org.uk



General information

Law

You and we are free to choose the laws applicable to this policy. As we are based in England, we propose that English law applies. Unless we and you agree otherwise English law will apply to this policy.

Insurance underwritten by AXA Insurance UK plc

AXA Insurance is a trading name of AXA Insurance UK plc
Registered in England No. 78950
Registered Office: 5 Old Broad Street,
London EC2N 1AD

A member of the AXA Group of companies

The policy wording

A full copy of the policy wording and complaints procedure is available on request.

Register of claims

In the event of an insurance claim, any information which you provide to AXA Insurance, will be put on a Register of Claims through which insurers share such information to prevent fraudulent claims. A list of participants and the name and address of the operator are available from AXA Insurance.

Telephone calls

Your telephone calls may be monitored or recorded to help us maintain a quality service.

Cancellation fee

Please note that Countrywide Insurance Services will charge a £25.00 cancellation fee to cover its administration costs if the policy is cancelled.



In partnership with

