

# Policy Summary

This is a Policy Summary only and does not contain the full terms and conditions of the contract. It does not form part of the contract between you and us. Full terms can be found in the Policy Wording, a copy of which is available on request.

## **What is Tenants Contents Insurance and what does it cover me for?**

Tenants Contents Insurance is a tenants insurance policy that provides standard contents cover for your belongings (not used for business purposes) within your home.

## **What happens if I take out cover and then change my mind?**

The policy provides you with a 14 day reflection period to decide whether you wish to continue. This is subject to certain terms, full details are shown in the full policy wording which is available on request.

## **How do I notify a claim under Tenants Contents Insurance**

For a claim form please contact your neighbourhood housing office. Welwyn Garden City Housing Office on 01707 357796, or Hatfield Housing Office call 01707 357088.

## **How do I make a complaint about my Tenants Contents policy?**

If you have a complaint about anything other than the sale of the policy please contact our

## **Customer Satisfaction Manager at:**

Allianz Insurance Plc  
2530 The Quadrant  
Aztec West  
Almondsbury  
Bristol  
BS32 4AW

Phone: 0800 072 4760

Fax: 01483 529717

Email: [allianzretailcomplaints@allianz.co.uk](mailto:allianzretailcomplaints@allianz.co.uk)

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service.

Full details of our complaints procedure may be found in your policy documentation. Using our complaints procedure or referral to the Financial Ombudsman Services does not affect your legal rights.

## **Would I receive compensation if Allianz Insurance plc were unable to meet its liabilities?**

In the event that Allianz Insurance plc is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). Further details are in your policy wording.

## **Contents**

The policy covers your household goods and personal belongings whilst they are within your home, against unexpected loss or damage, for example by fire or theft.

Full details can be found in the Policy Cover section of your policy – the key exclusions and limitations are set out below.

We will not cover you for theft if your home is lent, let or sublet, unless force is used to get into or out of your home.

- A limit of £250 applies in respect of Personal Money
- A limit of £500 applies in respect of cover for each credit card
- A limit of £2000 applies in respect of theft of your belongings from your outbuildings
- A limit of £1000 applies in respect of tapes, discs or record discs of any kind to do with home entertainment equipment
- Tenants improvements that you make as a tenant are covered up to £2000.

Cover under sections T, U, V, W & X will only apply if you have paid the additional premium to include this section.

**Under the extended accidental damage extension (Section T) you are not covered for:-**

- Accidental damage caused by pets
- Accidental damage to clothing

**Under the Personal Possessions option (Section U) you are not covered for:-**

- Any one claim is limited to £500 per item
- Loss or damage caused in any way connected to professional entertaining
- Loss or damage to sports equipment whilst in use
- Loss or damage while your home is unoccupied

**Under the Garden huts, garages and greenhouses option (Section V) you are not covered for:-**

- Loss or damage caused by domestic pets
- Loss or damage while your home is unoccupied

**Under the Wheelchair & Hearing aid options (Section W&X) you are not covered for:-**

- Any amount over £1,000 for theft or attempted theft from any unattended vehicle
- Loss or damage to accessories and batteries

Loss or damage caused by

- corrosion, repair or refurbishment
- domestic pets
- confiscation or detention by customs or other official bodies

**On what basis are claims settled?**

We will pay to replace property or belongings lost or destroyed and we will pay to repair damaged items.

We will make a deduction for wear and tear for claims on clothes or household linen.

We will pay for the damaged items that are part of a set or suite but we will not pay for the other pieces which are not damaged.

This is not a maintenance contract. This means that wear and tear or anything that happens gradually is not covered.

**Unoccupancy**

The policy excludes certain loss or damage if no-one is living at the property for more than 35 days in a row. If this applies to you, you will not be covered for theft, malicious people or water leaking from pipes and heating installations.