

# Home Insurance

## Insurance Product Information Document

Company: Aviva Insurance      Limited Product: Tenants & Leaseholders Home Contents



Registered in Scotland No. 2116. Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This is a summary of our insurance policy. You will find all the terms and conditions, along with other important information, in the policy documents.

### What is this type of insurance?

Tenants home contents insurance protects you against loss or damage to your Contents. It covers such things as fire, flood, storm, theft, escape of water and subsidence – as described in our policy booklet.



#### What is insured?

The amount we'll pay to replace your contents is specified by you.

##### Contents

- ✓ Loss or damage to contents in the home and it's garages, outbuildings or gardens
- ✓ Replacement of external door locks if keys are lost or stolen
- ✓ Accidental damage to audio, video or computer equipment in your home
- ✓ Personal liability – if you are found to be legally responsible for injury to a third party or damage to their property
- ✓ Tenant's liability – if you're held legally liable for damage to your landlord's property (maximum up to 20% of the amount insured)
- ✓ Damage to freezer food caused by change in temperature (maximum – up to the amount insured)
- ✓ No excess will apply (the amount you have to pay on any claim).

##### Optional cover

- Contents accidental damage extension – covers most contents
- Personal belongings – Worldwide cover against theft, accidental loss or damage for clothing, mobile phones, tablets, handbags, jewellery, watches and pedal cycles.
- Wheelchairs / Mobility Scooters – Worldwide cover for theft, loss or damage to your wheelchair or mobility scooter
- Hearing Aids - Worldwide cover for theft, loss or damage to your hearing aids



#### What is not insured?

- ✗ Damage from wear and tear, electrical and mechanical breakdown, or gradual deterioration
- ✗ Wet or dry rot
- ✗ Storm damage to fences, gates and hedges
- ✗ Certain losses and damage (e.g. from burst pipes) to buildings or contents when your home is unoccupied for more than the number of days shown on our Policy booklet
- ✗ Certain losses or damage (e.g. theft or malicious damage) caused by you, paying guests or tenants
- ✗ The cost of replacing undamaged items that form part of a pair, set or suite
- ✗ Motorised vehicles, aircraft, boats, boards, caravans or trailers.

##### Optional cover – what's not insured

- Accidental Damage - Damage caused by chewing, scratching or fouling by domestic animals
- Personal Belongings - Damage to certain sports equipment while in use.



#### Are there any restrictions on cover?

- ! Certain limitations may apply to your policy. For example:
  - monetary limits for certain covers, and/or
  - clauses that exclude certain types of loss or damage
- ! We don't cover property that's used for a business or profession (except certain home office equipment under contents cover) unless we have specifically agreed to do so.

##### Optional cover – restrictions

- We don't cover skis, boards, sub-aqua equipment, camping equipment, riding tack and hearing aids under the Personal Belongings option unless we have specifically agreed to do so
- We'll only cover against the theft of pedal cycles if they're properly secured when unattended
- Limitations apply to personal belongings stolen from an unattended vehicle
- Some of our accidental damage options don't cover damage when your homes is lent, let (or sub-let) or used by paying guests.



### Where am I covered?

- ✓ At the home you're insuring – as long as it's within the United Kingdom, Channel Islands or Isle of Man
- ✓ Away from home (within the British Isles) – if you take out Contents cover limited cover applies for items temporarily away from the home
- ✓ Optional Accidental Damage Cover only applies inside your home, Optional Personal Belongings Cover, applies anywhere in the world.



### What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy
- Please tell your scheme administrator immediately if the information set out in the application form or your schedule changes
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover
- You must tell us about any event which might lead to a claim as soon as possible
- We will tell you what information you need to provide us to achieve a settlement of any claim. For full details please see the "General Conditions" section in the policy booklet.



### When and how do I pay?

You can pay your premium to the scheme administrator, details of which can be found in our policy booklet.



### When does the cover start and end?

From the start date (shown on your Policy Schedule) Your policy will remain in force from the start date as long as you continue to pay your premium – note some schemes will have an annual renewal.



### How do I cancel the contract?

You can cancel your policy within 14 days of purchase (or renewal where applicable) or from the day you receive your policy documents (or renewal documents where applicable), whichever is later.

If you cancel before the cover starts, we'll refund the premium you've paid.

If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered. You can also cancel your policy at any time during your period of cover. To cancel your policy, contact your scheme administrator.