

Discount Insurance

Insurance Product Information Document

Discount Insurance is a trading name of Arthur J. Gallagher Insurance Brokers Limited, which is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909.

Company: Discount Insurance

Product: Tenants Contents Insurance

Underwriter: Ageas

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of Insurance?

This policy covers the contents of your home against loss or damage from specific events (for example - fire, theft or escape of water). Optional covers are available, these will be shown on your policy schedule if you choose to include them.



What is insured?

For a full list of what is and is not covered please refer to the policy booklet.

- ✓ Contents - The maximum amount you can claim for is the sum insured shown on your schedule.
- ✓ Valuables – The maximum amount you can claim is one third of the contents sum insured. The maximum you can claim for any one valuable is 5% of the contents sum insured.
- ✓ Theft or attempted theft from outbuildings – Up to £2,000.
- ✓ Alternative accommodation if the home is uninhabitable – Up to 12 months rent that you are responsible for
- ✓ Audio and Audio Visual Equipment – accidental damage up to the contents sum insured.
- ✓ Tenants Liability – Up to 20% of the contents sum insured.
- ✓ Contents in the Garden – Up to £1,000.
- ✓ Door Locks – Up to £1,000 for external doors to the buildings if keys are lost or stolen.
- ✓ Public and Personal Liability – Up to £2,000,000.
- ✓ Accidents to Domestic Employees – Up to £10,000,000.

Optional Cover

If you have selected one of optional covers this will appear on your schedule and you may be insured for the following:

- Accidental damage cover to your contents.
- Extra Protection – covers your personal effects outside your home within the United Kingdom and up to 60 days anywhere in the world subject to the following limits:
 - Single Article Limit £1,500
 - Sports Equipment - £1,500
 - Pedal Cycle - £1,500
 - Personal Money - £750
 - Credit Cards - £750
- Specified Articles



What Is Not Insured?

For a full list of what is and is not covered please refer to the policy booklet.

- ✗ We will not pay loss or damage caused by malicious acts, escape of water, theft or attempted theft, leakage of oil, breakage of mirrors of glass, accidental damage to audio and audio visual equipment, tenants liability, contents in the garden, loss of oil and metered water or accidental damage if the home is unoccupied or unfurnished.
- ✗ We will not pay loss or damage caused by malicious acts or theft or attempted theft by you, your family, paying guests or tenants.
- ✗ We will not pay loss or damage caused by storm or flood to contents in the open at the time of any loss or damage.
- ✗ We will not pay claims under the deep freezer contents section if the freezer is more than 10 years old at the date of loss.
- ✗ We will not pay loss or damage caused by falling trees or branches as a result of felling, lopping or topping of trees.
- ✗ We will not pay liability arising directly or indirectly from any profession, business or employment.
- ✗ We will not pay for accidental damage claims caused by scratching, denting, wear and tear, depreciation, insects, vermin, fungus, mildew, rot, normal deterioration, atmospheric or climatic conditions or gradually operating cause, or any process of dyeing, cleaning, restoration, repair or alteration.



Are there any restrictions on cover?

- ! We will not pay for the cost of replacing any undamaged items forming part of a set, suite or other article of a uniform nature.
- ! Any loss suffered by you or your family due to any person obtaining property by deception.
- ! Any loss or damage to the property resulting from theft, attempted theft or malicious acts by you or any member of your family.
- ! We will not pay for any claim that is in any way fraudulent or exaggerated.
- ! It at the time of any loss, damage or liability arising under the policy there is any other insurance covering the same loss, damage or liability we will pay only our rateable proportion.



Where am I covered?

- ✓ This policy covers you in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.



What are my obligations?

- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation. In the event of a claim, you must notify us as soon as possible.
You will need to let us negotiate, defend or settle any disputes or claims on your behalf. You will also need to let us take legal action in your name to get back any payment we have made under this policy.
- It is really important that you are honest with us when you are buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.



When and how do I pay?

You can pay for your policy as a one off payment via Credit/Debit Card or you can set up a Direct Debit. All Direct Debits are subject to a premium charge and instalments are spread over ten months.



When does the policy start and finish?

The policy starts on the date of your choice and runs for 12 months. The start and finish date of your policy are found in your Certificate.



How do I cancel the contract?

You are entitled to cancel your insurance policy at any stage during the policy term. You are entitled to a cooling-off period of 14 days, from inception or receipt of your documents, whichever is the later, in which to consider the content of your insurance policy, and the extent of the cover therein. Cancellation of your policy within this period is therefore subject to a full refund.

Provided that there have been:

- No claims made under the policy for which we have made a payment;
- No claims made under the policy which are still under consideration;
- No incident likely to give rise to a claim but is yet to be reported to us.

Cancellations made after the cooling-off period will be subject to a cancellation fee by Discount Insurance. We will retain a proportional premium for time on cover. Please note any administration fees charged for policy set up are nonrefundable if cancelled after the cooling off period.

To cancel the contract you can either write to us at Discount Insurance, 27 Great West Road, Brentford, London, TW8 9BW or speak to our customer services team by calling 0208 847 8000.