

# 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: Pen Underwriting**

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. Full terms and conditions can be found in your policy document and sections of cover you have bought are shown as operational in your schedule.

### What is this type of Insurance?

This product is a Tenants Contents Insurance product designed to protect household goods, valuables and belongings



#### What is insured?

##### Contents Standard Cover

- ✓ Loss or damage to contents 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
- ✓ Loss or damage to landlord fixtures and fittings
- ✓ Accidental breakage of or damage to fixed glass in furniture, mirrors, hobs and home entertainment equipment including satellite dishes
- ✓ Accidental loss of metered water and oil
- ✓ Alternative accommodation
- ✓ Loss or damage to frozen food due to a change in temperature or contamination by refrigerant fumes
- ✓ Tenants liability

##### Personal Possessions

- ✓ Loss or damage to personal possessions anywhere in the world

##### Public Liability

- ✓ Bodily Injury to third party
- ✓ Damage to property
- ✓ Accidents to domestic staff
- ✓ Personal Accident
- ✓ Accident assault or fire in the home
- ✓ Accident whilst travelling on public service vehicle
- ✓ Assault in the street

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- ✓ Accident whilst travelling on public service vehicle
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#### What is not insured?

##### All sections

- ✗ Watercraft (e.g. windsurfers and sailboards) and mechanically propelled vehicles (e.g. quad bikes and motorcycles) and any liability arising from them
- ✗ Contents used for and liability arising from business purposes
- ✗ 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, date change, pollution and contamination
- ✗ Loss or damage caused by chewing, scratching, tearing or fouling by domestic animals
- ✗ Damage caused by any gradually operating cause
- ✗ Cyber attack & electronic data
- ✗ Loss or damage to valuables, money, plants or trees left in the open at the insured property
- ✗ Loss, damage or liability caused through or as a result of illegal activities
- ✗ Loss or damage if the property is not maintained well or is not in a good state of repair

##### 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
- ✗ While home is unoccupied

##### Public Liability

- ✗ Legal liability for injury to you
- ✗ For damage to property owned by you
- ✗ Personal Accident
- ✗ If person is over 75 years old No cover if incident is not reported to us within 14 days of death

##### Personal Accident

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- ✗ No cover if incident is not reported to us within 14 days of death



#### Are there any restrictions on cover?

##### Contents Standard Cover

- ! Extensions may apply which limit your cover
- ! The standard excesses and any increased amount you have agreed to pay shown within your policy wording or on the policy certificate
- ! £1,000 for any one valuable
- ! Landlord fixtures and fittings up to £2,500



### Where am I covered?

✓ This policy covers you in the United Kingdom.



### What are my obligations?

- You must take care when answering any questions we ask by ensuring that all information provided is accurate and complete. If during the period of insurance any information you have provided to us changes, please inform us immediately
- You must, at all times, keep the sums insured at a level which represents the full value of the property insured
- You must maintain the property insured in good repair
- In the event of a claim you must notify us as soon as possible
- If there has been malicious damage, theft or attempted theft you must also tell the police immediately and obtain a crime or lost property reference number
- If you receive a writ summons or other legal process regarding a claim under the policy, you must send it immediately to us
- You must give us all the help and information necessary to settle or resist a claim against you or to help us take action against someone else
- You must make emergency/temporary repairs to the property to prevent further damage but do not carry out full repairs before we have had a chance to inspect the property or the contents
- You must contact us immediately with the full details and any correspondence you might have if you or your family are being held liable by anyone wishing to make a claim. Do not admit, deny, negotiate or settle a claim without our written consent



### 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.