

TENANTS CONTENTS INSURANCE

INSURANCE PRODUCT INFORMATION DOCUMENT

Company: Paymentshield

Paymentshield Limited is authorised and regulated by the Financial Conduct Authority (FCA) under registration number 312708. Paymentshield Limited (registered number 02728936) is a company registered in England and Wales.

Product: Paymentshield
Tenants Contents Insurance
TC/PS/005

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

The Paymentshield Tenants Contents Insurance product provides financial protection from a variety of risks and events to which your possessions may be exposed. The cover provides Contents Insurance and Tenants Liability Insurance. You also have the option to select Full Accidental Damage to Contents, Worldwide Belongings cover and optional Tenants Legal Expenses cover is also available. The cover you have chosen including your sum insured, limits and excesses can be found in your policy documentation.



What is insured?

Contents provides cover up to the value shown on your certificate. This covers damage to goods and personal effects belonging to you or a member of your household by specific causes including:

✓ Fire, theft, malicious damage, vandalism, subsidence, heave or landslip, storm, flood and escape of water or oil
You're also covered for:

- ✓ Visitor's belongings up to £1,000;
 - ✓ Accidental breakage of mirrors, ceramic hobs in freestanding cookers or glass which forms part of your contents;
 - ✓ Accidental damage to televisions, video and audio installations, computer equipment, games consoles and aerials or satellite dishes;
 - ✓ Alternative accommodation expenses, including pet accommodation fees, when your home is made uninhabitable due to an insured event, up to a maximum of £10,000; and
 - ✓ Occupiers liability cover up to £2 million and accidental bodily injury cover to your domestic staff up to £10 million.
- ✓ **Tenants Liability Cover** provides cover for loss or damage to landlord's home, garden, or property including fixtures and fittings for which you are legally responsible.

This includes damage caused to your landlord's property by a domestic pet

You can claim up to £10,000 per incident.

You also have the option to include the following:

- **Full Accidental Damage** - an optional extension that covers against unexpected damage which happens suddenly and has not been caused on purpose or inevitably, such as spilling wine on your sofa. The maximum you can claim for any one incident is up to the contents sum insured selected



What is insured (continued)?

- **Worldwide Belongings Cover** - an optional extension that provides cover for accidental damage or loss of your belongings that you normally wear, use, or carry when in and away from the home, such as gadgets, pedal cycles and mobile phones, anywhere in the world



What is not insured?

General Exclusions

- X No cover is provided for any loss caused by damage from wear and tear, depreciation, rot, vermin, or anything which happens gradually
- X Events that occur before the insurance start date
- X Loss or damage resulting from the property being used for illegal activities

Contents

- X Theft or attempted theft claims from the home, unless force or violence is used to get in or out of the home

Tenants Liability

- X Damage by any other cause, other than accidental damage or damage caused by a domestic pet

Full Accidental Damage

- X Damage to pedal cycles (these can be covered under Worldwide Belongings)
- X Damage to sports equipment whilst in use

Worldwide Belongings

- X Loss or damage occurring outside of the United Kingdom if you have spent more than 60 days in total away from this country during the previous 12 months at the date of the event.
- X Loss or damage in the home while the home is left unoccupied
- X Damage to sports equipment whilst in use



Are there any restrictions on cover?

- ! The maximum you can claim for loss of money is £500
- ! The escape of water or oil excess is £250 or your chosen excess, whichever is higher
- ! For all other claims your chosen excess will apply
- ! Exclusions apply where there is loss or damage where your home is unoccupied for more than 60 days in a row
- ! Cover for Worldwide Belongings is provided year-round in the United Kingdom and anywhere else in the world for up to 60 days in total during any consecutive period of 12 months



Where am I covered?

- ✓ This product is designed to cover contents in your property in the United Kingdom (England, Scotland, Wales and Northern Ireland) as shown in your certificate
- ✓ If selected, Worldwide Belongings are covered in and away from the home in the UK all year round, and anywhere else in the world for up to 60 days during any consecutive period of 12 months



What are my obligations?

- To supply us with information that, to the best of your knowledge is correct, in response to the questions asked when applying for, amending insurance
- Pay the premium each month shown in the policy documentation
- Comply with all the terms and conditions set out in the *Policy Booklet* and documentation
- You must tell us as soon as you are aware of any change in your circumstances, as set out in the *Policy Booklet*
- To make sure the sums insured you have chosen remain adequate for your insurance needs
- You must take all reasonable steps to prevent accidents, loss or damage and must maintain the insured property to a good condition
- When making a claim, to provide all the information requested as set out in the *Policy Booklet*
- If you or your household are the victim of theft, riot, a malicious act or vandalism or lose something away from your home, tell the police as soon as possible upon discovery and ask for a crime reference number
- Some items, such as jewellery and precious metals, often change in value and you should make certain that these items are insured correctly



When and how do I pay?

Payment will be taken on a monthly basis via Direct Debit. No charge is made for this service. The full amount you will pay each month for this policy is shown in the policy documents.



When does the cover start and end?

This is an indefinite policy that will continue until you contact us to cancel the policy, or until we cancel the policy.



How do I cancel the contract?

You can cancel your policy at any time by calling or writing to PaymentShield on the details shown in the policy documents. If having taken out a policy and after examining it, you decide not to continue with it you have a statutory right to cancel. During this cooling-off period you can cancel the policy back to the start date without charge and with a full refund of any premiums already paid, unless you have made a claim during this period. You can still cancel after the cooling off period and will be entitled to a refund of the premium paid subject to deduction for the time you have been covered. This will be calculated on a pro-rata basis.

TENANTS LEGAL EXPENSES INSURANCE

INSURANCE PRODUCT INFORMATION DOCUMENT

Company: Arc Legal Assistance Ltd.

Arc Legal Assistance Ltd ('Arc Legal') are authorised and regulated by the Financial Conduct Authority – registered number 305958

Product: PaymentsShield Tenants Legal Expenses Insurance TC/PS/005

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This Legal Expenses policy provides cover for you, your spouse or partner, your parents or parents-in-law or your children permanently residing with you in respect of legal costs incurred should you need to bring or defend a legal action against a third party following an incident as listed below.



What is insured?

This legal expenses insurance policy provides legal expenses cover for you, your spouse or partner, your parents or parents-in-law or your children permanently residing with you up to £100,000 for any one claim in respect of legal costs incurred should you need to bring or defend a legal action against a third party following:

- ✓ Your unlawful eviction from a property occupied by you under an Assured Shorthold Tenancy agreement
- ✓ Personal claims in respect of personal injury or an event which subsequently causes your death
- ✓ Infringement or encroachment of your use, enjoyment or rights over the property, or nuisance or trespass disputes which occur at or in respect of the property
- ✓ Physical damage to personal property owned by you, or the purchase, hire, lease or sale of personal or private goods

You are also covered for:

- ✓ The pursuit of civil proceedings against your employer relating to any discriminatory action as specified in the Employment Tribunals Act 1996, such as unfair dismissal and minimum wage disputes, as detailed in the policy booklet
- ✓ Legal costs incurred in defending your legal rights or those of a family member noted above arising out of their work as an employee
- ✓ Professional fees in respect of an appeal arising out of a full enquiry by HM Revenue & Customs into your personal tax affairs
- ✓ Legal costs incurred in defending your legal rights following criminal proceedings being brought against you for an offence relating to your ownership or use of a motor vehicle.



What is insured? Continued

- ✓ Reimbursement of your salary or wages whilst absent from work on jury service
- ✓ Legal costs incurred in bringing a legal action in respect of a probate dispute involving the will of immediate family members (as stated in the policy) where you are contesting as a beneficiary



What is not insured?

- ✗ Personal injury claims relating to alleged failure to correctly diagnose any medical condition
- ✗ Claims relating to subsidence, ground heave, landslip mining or quarrying
- ✗ Any claim relating to land or buildings owned by you, but which are not your permanent primary residence within the territorial limits
- ✗ Any claims made in respect of any motor vehicle owned, used by, hired or leased to you, unless a claim is being made under Motor Prosecution Defence
- ✗ Any claim where the amount in dispute is less than £100
- ✗ Employment disputes where your employment status is not that of an employee
- ✗ Fines, penalties or damages which you are ordered to pay by a court, tribunal or other authority
- ✗ Claims in respect of parking or obstruction offences
- ✗ Probate claims relating to the negligent drafting of a will
- ✗ Claims where a will has not been previously made, concluded or cannot be traced
- ✗ Claims in respect of the tax affairs of any business
- ✗ Claims relating to any matter that would be the responsibility of the homeowner to pursue under their landlord or Buildings Insurance.



Are there any restrictions on cover?

- ! The legal action or criminal prosecution must relate to a cause, event or circumstance which occurs within the territorial limits
- ! For probate claims there is no cover where the financial benefit to you is less than £10,000
- ! The maximum amount payable for jury service is limited to £100 per day, up to a maximum of £1,000
- ! The date of the event must be during the life of the policy
- ! Claims must be notified to us as soon as reasonably possible after the date of the insured event and during the life of the policy
- ! There must be reasonable prospects of success for us to accept your claim and all legal costs and expenses must be agreed in writing by us



Where am I covered?

- ✓ This insurance covers properties in the United Kingdom (England, Scotland, Wales and Northern Ireland)



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of fact on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

Payment will be taken on a monthly basis via Direct Debit. No charge is made for this service. The full amount you will pay each month for this policy is shown in the policy documents.



When does the cover start and end?

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