

Personal Possessions Insurance

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Introduction

Our Personal Possessions insurance has been designed for people living in privately rented furnished accommodation, to provide an indemnity in the event of loss or destruction of, or damage to, their personal belongings of the type described in "What can be Insured" below.

The policy can be taken out by individuals, or jointly in respect of married or cohabiting couples only. If cover is required for more than one person living at the same address, they must take out separate policies in their own name (other than married or cohabiting couples). Available only to individuals aged 18 or over.

The following information is provided to enable you to decide if this insurance is suitable for your requirements. This includes a general summary of the cover provided. For precise details of cover, including the conditions and exclusions that apply, you should refer to the policy document. A copy is available by clicking on POLICY WORDING at the top of HOME page.

Each policy runs for a period of 12 months. Prior to expiry, we will contact you regarding continuation of the insurance for a further 12 month period.

Summary of Cover

Significant Features and Benefits

The policy provides an indemnity as a result of accidental loss or destruction of, or damage to, personal possessions belonging to you, or for which you are legally liable.

Significant and Unusual Exclusions or Limitations

Certain exclusions apply and a list of those most relevant to this insurance is as follows:

- (1) the first £50 of each and every claim increasing to £250 following escape of water from any apparatus or pipe at any premises comprising a flat or maisonette
- (2) documents, mobile phones pedal cycles or laptops (laptops can be specifically insured - see "What can be Insured" below)
- (3) manufacturing defect, inherent vice, defective workmanship, wear, tear or depreciation, rot, fungus, mildew, insects, woodworm or vermin, domestic pets, corrosion, electrical or mechanical breakdown or derangement, atmospheric conditions, any gradually operating cause or any process of cleaning, repairing or restoring
- (4) deliberate damage, neglect, wilful abuse or misuse
- (5) personal possessions of a consumable type or nature
- (6) personal possessions whilst being used for professional or business purposes
- (7) sports clothing and equipment whilst in use
- (8) any photograph, record, tape, disc or software, or the value of any information on it, other than its value as unused material
- (9) damage to musical instruments by denting or scratching
- (10) theft from your residence unless entry thereto has been gained by forcible and violent means
- (11) loss or destruction of, or damage to, personal possessions in your residence if you have left it unoccupied for more than 30 days
- (12) loss or destruction of, or damage to, personal possessions that have been outside of the United Kingdom for more than 30 successive days
- (13) loss or destruction of, or damage to, personal possessions after you no longer reside in the United Kingdom

- (14) personal possessions not within your residence unless they are
 - (a) in your custody and control
 - (b) in a locked room or cupboard, provided that in the event of theft, entry is gained by forcible and violent means
 - (c) in the locked boot of an unoccupied motor car for a maximum of six hours, provided that in the event of theft, entry is gained to the boot by forcible and violent means
- (15) vandalism carried out by any person legally at your residence
- (16) loss arising from delay, confiscation or detention by customs officials, the police or similar authority
- (17) any consequential loss
- (18) any unexplained loss, shortage or disappearance.

What can be Insured

The policy defines property that can be insured under two separate headings, Unspecified Personal Possessions and Specified Personal Possessions.

Unspecified Personal Possessions are defined as clothing, jewellery, watches, binoculars, musical instruments, televisions and photographic, sports, computer, video and audio equipment (other than laptops), photographs, records, tapes discs or software. Such property is subject to a maximum value any one item of £200.

Specified Personal Possessions consist of the same property as described above, but are items valued at more than £200. Such items will be required to be individually specified to us, and will be stated in the policy schedule. There is a maximum limit any one item of £1000.

This insurance shall not include any property that falls outside of the definition of Unspecified Personal Possessions described above. If you state as Specified Personal Possessions property that does not fall within this definition, in the event of loss, destruction or damage no payment will be made under the policy and the premium paid for such property will be refunded. The exception to this is laptops, which you will have an opportunity to specifically insure up to a sum insured of £1000.

Territorial Limits

Unspecified Personal Possessions and laptops are insured whilst in the United Kingdom only. For Specified Personal Possessions, you will have the option of insuring your property whilst in Europe or anywhere in the world.

Sums Insured

You must include within your sums insured all property owned by you, or for which you are legally responsible, that falls within the definition of Unspecified Personal Possessions. If you do not, then in the event of a claim, your payment will be reduced in accordance with the method described in "Basis of Settlement".

In order to obtain a quotation and then continue to buy on line, you will firstly be requested to state a sum insured for property that is not individually valued at more than £500. You are provided with a choice of 4 sums insured, increasing in thousands between the minimum policy sum insured of £2000 and the maximum sum insured of £5000.

If individual policies are requested to be in joint names for married or cohabiting couples, there is a minimum sum insured of £4000.

Property valued in excess of £500 can be insured in addition up to 50% of the sum insured chosen above, subject to a limit any one item of £1000.

Although outside of the definition of Unspecified Personal Effects, you are given an opportunity to include a laptop up to the value of £1000.

Basis of Settlement

Any valid claim will be settled by payment, replacement or repair at the insurer's option on the basis of indemnity, by calculating the value of each item at the time of the claim, after due consideration for wear, tear and depreciation.

If the Sum Insured for all your property comprising Unspecified Personal Possessions is less than its value at the time of Damage, the insurer will only pay the same proportion of the Damage as the Sum Insured bears to such value.

If the Sum Insured for any Specified item is less than its value at the time of Damage, the insurer will only pay the same proportion of the Damage as the Sum Insured bears to such value.

For example, if the Sum Insured represents only half of the value of the property insured, you will only be paid for one half of the amount lost or damaged.

The insurer will not pay for the cost of replacing any undamaged item or parts of items forming part of a set, suite or other article of a uniform nature, colour or design, when Damage occurs within a clearly identifiable area or to a specific part.

Policy Limits

The policy shall not pay more than:

1. the Sum Insured for each item and in total the Total Sum Insured stated in the schedule attached to your policy wording
2. £200 in respect of any item comprising Unspecified Personal Possessions
3. £250 in respect of property kept in the locked boot of an unoccupied motor car
4. 50% of the Sum Insured for Unspecified Personal Possessions whilst outside of your residence.

Security at Your Residence

Due to the nature of this scheme, the possibility of theft from your residence is likely to be above the national average. Consequently, we would strongly recommend that you have good quality security devices installed to provide a reasonable level of defence against forced entry by intruders. Whilst not a requirement, we would remind you that to be insured for theft from your residence, there must be evidence that forcible and violent means were used to gain entry. If protections to doors or windows are not to a reasonable standard, thieves may be able to overcome them without the need to use forcible and violent means, for example, a basic door lock where the bolt can be released by tampering with the mechanism.

We would therefore suggest that you consider the following as a means of securing your residence against intruders:

All external doors under your sole control, or that of any person living with you, or any internal doors that give access to any part of the premises you or any person living with you do not occupy, by a 5 lever mortice or rim deadlock to British Standard 3621.

Where metal framed sliding doors are installed, these should be fitted with the manufacturer's key operated deadlocks or security bolts, or any key operated device fitted by a qualified locksmith.

All opening windows, fanlights and skylights within your residence at ground and below ground level and any at upper floor level that are accessible from decks, roofs, fire escapes or downpipes fitted with a key operated window lock except any opening windows protected by solid steel bars, grilles, expanded metal or weld mesh.

General

Proposal and Acceptance by the Insurer

If you find our quotation for this insurance to be acceptable, you will be requested to complete a proposal, which provides us with information about yourself and your residence. Once completed and submitted, you will be advised immediately if your application has been approved. If approved, cover can be granted as soon as your payment has been processed.

The proposal forms the basis of the policy between you and the insurer and in the event that any information provided is found to be incorrect, the insurer may be able to avoid payment in the event of a claim. You should therefore ensure that all the information provided is correct to prevent such a situation occurring.

This insurance is only available to residents living in privately rented furnished accommodation, or accommodation provided to you by your employer. It is not available to anyone living in other types of accommodation, such as hostels or bed and breakfast establishments.

Changed Circumstances

You should advise us as soon as you acquire new property comprising Specified Personal Possessions, as cover will apply only to those items stated in the policy schedule.

You must advise us in the event that you change your address.

Notification of Claims

In the event of a claim, you will be required to comply with the following:

1. You must notify us as soon as possible after becoming aware of an incident that may result in a claim under this insurance, quoting your policy number, and we will send you a claim form.
2. If an item is lost or stolen, or suffers malicious damage, you should contact the police immediately.
3. You should complete and return the claim form and any other documentation requested by us within 30 days, or seven days in respect of claims involving riot or civil commotion.
4. You must not authorise repairs to be carried out without our prior agreement.
5. Please keep purchase receipts for your equipment in case you need to make a claim.
6. You should read the policy conditions to ensure that you act at all times in accordance with the requirements of the policy.

Data Protection

Information provided by you in connection with this insurance will be managed and used in accordance with the provisions of the Data Protection Act 1998.

Cancellation

If, on perusal, you decide that you do not wish to accept the policy, you may return it within 14 days of receipt and we will refund the premium.

Otherwise, you may cancel the policy at any time, although the insurer will not allow a refund of premium paid for the unexpired period.

We may cancel this insurance on behalf of the Insurer by sending 14 days' notice to your last known address.

We will work out the premium for the period we have been insuring you and refund any difference.

No refund of premium will be allowed if a claim has occurred during the insurance period.

Language

The policy and associated documentation and all information relating to this insurance communicated to you shall be in the English language

Law

There is a choice of law applicable to this insurance, but unless otherwise agreed between us, English Law will apply.

Insurer

The insurer for the insurance is Cedar Insurance Company Ltd.

The insurer is authorised and regulated by the Financial Services Authority.

Compensation Scheme Rights

In the event that the insurer is unable to meet its legal obligations under this insurance, you may be entitled to apply for compensation under the Financial Services Compensation Scheme.

Complaints Procedure

It is always our intention to provide you with a first class standard of service. However, if you are unhappy in any way with your insurance, in the first instance please contact us. Should the matter not be resolved to your satisfaction, a more formalised complaints procedure will be found in your policy document, or will be provided on request.