



**TENANTS
CONTENTS
INSURANCE**

Home

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THE RIGHT INSURANCE FOR YOU

Our Tenant's Contents Insurance is backed by a choice of quality insurers and gives you, the tenant, protection for your household belongings from situations like fire, theft and malicious damage.

CONTENTS INSURANCE

Contents	Up to sum insured
Excess level	£0 - £500
Valuables (single item)	£2,500 unless specified
Alternative accommodation and rent	£10,000
Tenants home improvements	£1,000
Visitor belongings	£1,000
Contents in the open	£1,000
Contents temporarily away from the home	Up to sum insured

Tenant's Contents Insurance gives you a level of accidental damage cover as standard. Protecting you from accidental damage to certain household items such as televisions, video and audio installations, computer equipment and games consoles. However, this doesn't include loss or damage caused by your pets.



SOMETHING IMPORTANT TO CONSIDER

Even though our Tenant's Contents Insurance is designed to cover unforeseen events, it doesn't cover every eventuality. For example, theft and malicious damage or vandalism isn't covered unless force or violence is used to get in or out of the home. The policy doesn't cover any damage caused by wear and tear, and exclusions apply to certain perils when the property has been unoccupied for more than 60 days. You can find a full list of features, benefits, exclusions and limitations in our *Policy Booklet* available from www.paymentshield.co.uk/policybooklets

ALSO INCLUDED

LIABILITY INSURANCE

The benefits below are included with your Tenant's Contents policy, providing you with additional protection should you be held legally liable for costs or damages following a range of events. For instance, tenant's liability cover could come in handy making sure you're not left out of pocket if you're held legally responsible for putting right damage caused to your landlord's property.

What it covers

Tenant's liability



Up to
£10,000

Occupier's liability



Up to
£2 million

Employer's liability



Up to
£10 million

THIS COVERS YOU, THE TENANT, FOR INCIDENTS INCLUDING:

- ✓ Accidental damage to your home or your landlord's belongings
- ✓ Damage you cause within your home or its land, which results in:
 - An accidental bodily injury
 - Accidental damage or loss to something in your home, that doesn't belong to you or the household



SOMETHING IMPORTANT TO CONSIDER

Unfortunately, loss or damage whilst your home is unoccupied isn't covered under the tenant's liability section. Additionally, liability resulting from the use or ownerships of animals or dangerous species is not covered as part of this policy.

**HOME IS WHERE YOU
CREATE MEMORIES
AND KEEP THE THINGS
THAT MATTER MOST.**
THAT'S WHY IT DESERVES
QUALITY INSURANCE



MORE CHOICE FOR YOU

If you're looking for a little extra peace of mind, you can choose from our range of optional extras:

FULL ACCIDENTAL DAMAGE COVER

Protect your belongings from one-off accidents and untimely out of pocket expenses

WORLDWIDE BELONGINGS COVER

Cover your belongings from accidental damage, theft and loss all the year round in the UK, and for up to 60 days per insurance year throughout the rest of the world

TENANT'S LEGAL EXPENSES COVER

Access expert advice if you find yourself in a legal dispute, and cover associated costs



SOMETHING IMPORTANT TO CONSIDER

All our insurance products, including our optional extras, cover unforeseen events, but they don't cover every eventuality. Limitations and exclusions apply to all our policies. For example, musical instruments aren't covered by worldwide belongings cover, and sporting equipment isn't covered when in use. In order to claim for tenants legal expenses cover there must be a reasonable prospect of success. If you want to read these in full, you can find them at www.paymentshield.co.uk/policybooklets

