

CX Tenants Contents Certificate Summary

About this Summary of Cover

This summary provides key information only about insurers and the insurance cover available within CX Tenants Contents. This summary does not contain the full terms and conditions of the insurance which can be found in the Certificate booklet. The Certificate booklet is available on request, but if you are in any doubt as to cover afforded you should consult your insurance agent. WE RESERVE THE RIGHT TO CHANGE OR LIMIT ANY COVER.

About the Insurer

CX Tenants Contents is underwritten by Great Lakes Reinsurance (UK) PLC. Great Lakes Reinsurance (UK) PLC are authorised and regulated by the Financial Services Authority.

Duration of this Insurance

The period of insurance will be for 12 months unless otherwise agreed by us. The period of insurance will be shown in the schedule.

How to Cancel this Insurance

We may cancel the certificate by writing to you at your last or known address confirming that all cover will end 14 days after the date of Our letter; or You may cancel the certificate by giving us written instructions.

If you or we cancel the certificate, and you have not made a claim during the current period of insurance, we will refund the Premium, less an administration fee, for any remaining period of cover. No Premium will be refunded for amounts under £75.00 + IPT + any administration fee

Our Service Commitment to you

Our aim is to provide a first class standard of service. However, if you have any cause for complaint, you should in the first instance, contact the intermediary who arranged this Certificate for you. If you are in any way dissatisfied with their response or require further information or assistance, then you should contact:

Commercial Express Quotes Limited
Unit 4, Castlegate Court,
Castlegate Way,
Dudley
DY1 4RD

If you are not satisfied with the way a complaint has been dealt with you may ask your insurer/**Underwriter** to review your case.

Please write to

The Compliance Officer
Great Lakes Reinsurance (UK) PLC
Plantation Place
30 Fenchurch Street
London
EC3M 7AJ

Telephone: 020 3003 7000
Fax: 020 3003 7010

If you remain dissatisfied and wish to make a complaint, and you are an eligible complainant, you may refer the matter at any time to:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Telephone: 0845 080 1800

Email: complaint.info@financial-ombudsman.org.uk

Definition of an Eligible Complaint

An eligible complaint is either a private individual, a **Business** with a group annual turnover of less than £1million or a trustee of a trust with a net asset value of less than £1 million at the time of complaint.

Financial Services Compensation Scheme

Great Lakes Reinsurance (UK) PLC are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if Great Lakes Reinsurance (UK) PLC is unable to meet its obligations to you under this contract. If you are entitled to compensation under this Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the

Financial Services Compensation Scheme
7th Floor, Lloyd's Chambers,
Portoken Street
London E1 8BN
and on their website www.fscs.org.uk

Information about the Underwriters

Great Lakes Reinsurance (UK) PLC. Registered in England and Wales No.2189462. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.
Authorised and regulated by the Financial Services Authority. FSA No. 202715.

Financial Services Authority (FSA)

The FSA register can be checked by visiting their website on www.fsa.gov.uk or by calling 0845 606 1234

The Law Applicable to this Insurance

The parties are free to choose the law applicable to this Insurance Contact. Unless specifically agreed to the contrary this insurance shall be subject the law of England and Wales.

The Cover Available

We will insure only those sections you request and we agree to insure.

Tenants Contents are defined as: Household goods, furnishings and appliances, interior decorations and aerals for which you are responsible.

Key Benefits

Tenants contents are covered for loss or damage caused by: -

- Fire, Explosion, Lightning or Earthquake
- Smoke
- Riot, civil commotion, strikes, labour or political disturbances
- Malicious acts or vandalism
- Storm or Flood
- Water or oil escaping from any fixed domestic appliance or system
- Theft or attempted theft
- Impact by road vehicles, aircraft or animals
- Subsidence, Landslip or heave

Contents cover also includes

- Valuables limited to 15% of the contents sum insured stated in the schedule with a limit of £1,500 any one item
- Food in freezers
- Theft of Keys
- Theft of Money
- Theft of Pedal Cycle
- Landlords Fixtures and Fittings up to a limit of £2,500
- Accidental damage (optional)

Occupier's Liability

We will pay any amount which you are legally liable to pay as compensation for accidental bodily injury to a person or loss or damage to property up to £1,000,000

Conditions Precedent to Liability

Certificate Excess

The Standard Certificate excess is £100 and £150 for Landlords Fixtures and Fittings. For claims resulting from Subsidence, Landslip or Heave the excess is £1000. Any specific excesses that may be applied will be advised to you.

Changes in circumstances

You must tell the insurance agent who arranged the insurance for you, of any changes in circumstances. In particular you must tell us if there is a change to the address of the insured property, the use of the property, the properties structure, total cost of rebuilding the property and total cost of replacing the landlords fixtures and fittings.

Security Protection Warranty

We shall not be liable for loss or damage by theft or attempted theft arising out of non compliance with the following requirements:

- a) The door used, as the final exit from the **Home** shall be fitted with a suitable lock complying with British Standard 3621 or one of superior quality;
- b) All other external doors, unless secured as in a) above shall be fitted with top and bottom mortise or surface mounted bolts with detachable keys;
- c) Sliding patio doors shall be fitted with key operated security locks top and bottom;
- d) All external doors and windows as in d) above shall be secured using the above mentioned security devices whenever the **Home** is left unattended and the keys withdrawn the locks;
- e) When the household retires for the night all external doors, and the windows specific in d) except those in occupied bedrooms, shall be secured with security devices and the keys withdrawn from the locks.

General Exclusions

- Existing damage
- Use of the home
- Loss of value and consequential loss
- Any loss or damage caused by wear and tear or any gradually operating cause
- Loss or damage caused by domestic pets or by insects or vermin
- Pairs and sets
- Property not covered - living creatures, motor vehicles, property insured more specifically insured by another certificate, plants, trees, and shrubs in the garden
- Radioactive contamination
- Property being confiscated or detained by any government or public or local authority
- Sonic Bangs
- Diminution in value
- War
- Terrorism

How We Will Settle Your Claim

Tenants Contents - we will replace the damaged tenants contents as new, as long as the sum insured is at least equal to the cost of replacing all the tenants contents. However we may at our option; pay the cost of replacing the item as new, or pay the cost of repairing any item.

How to make a claim under this Insurance

To make a claim simply call our 24 hours claims help line telephone number: 0845 604 6615 or 02920 558639. Then in order to make the buildings secure you may undergo temporary repairs as defined under the "Conditions Precedent to Liability" section of the certificate wording.

At the time of making a claim, you will be asked:

The Certificate number stated on your schedule;

Full details of the claim.