

Household Contents Insurance

Insurance Product Information Document

Company: Urban Jungle Services Ltd

Product: Contents Only Policy

Urban Jungle Services LTD is authorised and regulated by the Financial Conduct Authority (FCA), our FCA register no. is 782061



This Insurance Product Information Document provides a summary of the key information for this product. Complete pre-contractual and contractual information on the product is provided in the policy documentation. The policy, along with your personalised schedule will provide you with exact details of what is and isn't covered, along with important duties and conditions that you must comply with in order to ensure your cover remains effective.

What is this Type of Insurance?

This policy provides contents insurance, public and occupiers liability insurance and tenants liability insurance if you are a tenant occupying rented accommodation.

Some of the covers available are optional however all of the covers you have chosen to include will be clearly shown on your policy schedule.



What Is Insured?

(For a full list of what is and isn't covered please refer to the policy booklet. Your schedule will confirm the operative sections)

- ✓ **Contents** (household goods and possessions whilst in the home) – please check the policy documents for the full contents definition and the maximum amounts you can claim for.
- ✓ Your schedule will show the extent of cover provided, along with any additional obligations you may have to fulfil.

If shown as covered on your schedule, the following cover will apply:

- ✓ Some sudden and unforeseeable events, for example fire, storm, theft, household leaks or flood to your insured property.
- ✓ Cost of alternative accommodation (substantially the same as your existing accommodation) following an insured event, for example flood or fire (limited to £20,000).
- ✓ Public & Occupiers Liability covers you for injury or damage you become legally liable for as occupier at the home or as a private individual anywhere in the world (up to £2 million limit).
- ✓ Tenant's liability, which protects you against the cost of loss or damage to landlord's furniture, furnishings and interior decorations, which your tenancy agreement says you are responsible.
- ✓ Cover for contents against theft and accidental damage when moving between your existing and new insured homes (limited to the amount shown in your schedule, with additional restrictions applicable).
- ✓ Cover for replacing and installing locks and keys to the external doors of your home, if the keys are lost or stolen (limited to £300)
- ✓ Cover for freezer food that is no longer fit for human consumption after a sudden rise or fall in temperature or as a result of contamination from refrigerant or refrigerant fumes (limited to £250)
- ✓ Cover for the unauthorised use of credit cards that have been stolen from your home (limited to £300)

Optional Covers

- ✓ Accidental Damage to contents, which covers unintentional one-off incidents including where items are dropped or knocked over.
- ✓ Cover against theft, accidental damage or accidental loss for personal items usually taken out of the home, in the UK and worldwide up to 90 days per year (optional cover limited to the amount shown in your schedule, with additional restrictions applicable). Personal items include bikes, up to a limit of £2,000 per bike.
- ✓ Cover against damage caused by your domestic pet (optional cover limited to £10,000).
- ✓ Cover for business equipment, when you are a Director of the business that owns the equipment (optional cover).

Legal Expenses (optional cover provided by ARAG Plc)

- ✓ Costs of personal legal expenses relating to employment dispute, contract dispute, bodily injury, clinical negligence, property protection, tax protection, jury service & court attendance, legal defence, identity theft.
- ✓ Online database of legal templates.

Home Emergency (optional cover provided by ARAG Plc)

- ✓ Home Emergency provides help 24/7 from a qualified contractor chosen by us if a sudden unexpected defined event causes or is likely to cause damage to your home, make it unsafe or insecure to stay in or create a health risk to you.



What Is Not Insured?

(For a full list of what is and isn't covered please refer to the policy document)

- X For each claim, you may be required to pay an excess. Please refer to your policy document for full details.
- X Any part of the structure of your home.
- X Your property maintenance costs.
- X Existing damage or damage that was caused deliberately by you or members of the household.
- X Damage arising from wear and tear, faulty design, mechanical breakdown or specification.
- X Damage caused by contractors working on the premises or liability arising from any major works they are carrying out.
- X Damage arising from war.
- X Any reduction in value of the property following repair or replacement.
- X Accidental damage to contents held in garages or outbuildings.
- X Loss or damage where the contents are insured elsewhere.
- X Damage to any sports equipment whilst in use (except bikes).

Legal Expenses (if included)

- X Any incident commencing prior to the inception of cover.
- X Costs incurred before the claim has been accepted.

Home Emergency (if included)

- X Contractors costs that you incur without our consent.



Are there any restrictions on cover?

(A full list of the restrictions that apply are found in the policy document)

- ! Most insured events will not be covered whilst the property is unoccupied (defined in the policy as no one, who is listed on the schedule, residing in the property for 30 consecutive days or more).
- ! Cover excludes damage caused by domestic pets to soft furnishings or clothing and excludes all damage caused by pests, vermin and insects.
- ! Cover excludes theft or malicious damage caused by persons lawfully at the premises.
- ! Cover excludes accidental damage whilst the property is sub-let.
- ! Excludes liability arising out of any criminal or violent acts to another person.
- ! Excludes liability arising out of any occupation or business activity.
- ! Excludes liability arising out of owning or using any vehicle, aircraft or boat, or any animal.
- ! No theft cover to pedal cycles unless they have been securely locked to an immovable object or stolen from within a locked building.
- ! Loss of personal items from unattended hotel rooms or unattended vehicles restricted to £1,000 in total.
- ! No theft cover for jewellery or watches with a value over £5,000 unless the item is being worn or is kept in a locked safe or bank deposit.
- ! No cover for mobile phones that are over 36 months old at the time of purchasing your first policy with us.
- ! No cover for laptops that are over 60 months old at the time of purchasing your first policy with us.
- ! Pedal cycles, mobile phones and laptops are subject to depreciation and will have an amount deducted from their replacement price depending on their age. You can find out more details in your policy documents.
- ! No cover for bikes worth over £2,000.



Where am I covered?

- ✓ Contents – At the premises specified on your schedule
- ✓ Legal Liability – United Kingdom, Europe and Worldwide, excluding cover in USA and Canada where total stay exceeds 30 days
- ✓ Personal Items – United Kingdom, Europe and 90 days Worldwide (if cover selected)
- ✓ Bicycles – United Kingdom (if cover selected)



What are my obligations?

(A full list of your obligations, duties and conditions are contained within your policy wording, with any additional ones shown on your schedule)

- Insurers rely on the information you have provided to them to make their decision to offer you a policy with attached terms. You must always be honest and give accurate answers to questions asked when you take out the policy, make changes to the policy, or renew it. You need to check the Schedule you are provided at each renewal date and let us know if any of the information is not correct
- You must take all steps to prevent any loss, damage or injury and ensure the agreed protections for securing your property are maintained and working properly.
- You must tell us immediately if the occupation of your property changes or if any details previously disclosed change at any time before, during and after the policy begins.
- You must notify us in the event of a claim as soon as possible and obtain a police crime reference number where the claim involves theft or any malicious act. You must co-operate fully with us and do not dispose of any damaged items without their approval.
- You must immediately confirm to us if your property is to be demolished or becomes subject to a compulsory purchase order.



When and how do I pay?

Payment is taken immediately when you purchase the policy. You can choose to pay by credit card or debit card and on an annual or monthly payment frequency. When you want to renew, a premium charge will be taken via our payment provider on the last working day before the renewal date. This premium charge may change if any changes to the policy have been made during the previous cover period. If this is the case, we will notify you prior to the payment being taken.



When does the cover start and end?

Coverage starts on the policy inception date and expires on the policy end date which are both specified in your policy schedule. The policy will renew automatically for the same time period unless you cancel it.



How do I cancel the contract?

Please log into your account at <https://myurbanjungle.com/login> to cancel your policy.

Cancellation within 14 days of your inception date – Cooling off period

If you cancel your policy within 14 days from either the initial purchase date of the policy or the date you receive the policy schedule (whichever date is later), you will be entitled to receive a full refund of premiums paid, subject to you not having made a claim.

Cancellation after 14 days

Our cover is designed to be flexible. That means that you can make changes easily and take your policy with you if you move home. If at any time the cover doesn't suit you, or you don't need it anymore, you can cancel your policy. Provided that you have not made any claims in that cover period, you will receive a pro-rata refund for any remaining whole months of cover. If your policy is paid monthly, the cancellation will take effect from the following month provided that you give us at least 4 days notice before the payment is taken.