

Tenants Liability Insurance



Insurance Product Information Document

Company: Coplus

Product: Tenants Liability Insurance

Coplus is a trading name of Motorplus Limited. Registered in England and Wales with Company No. 03092837.

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This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

If you are a tenant you may be able to take out a standard contents policy for your own personal possessions but this cover would not typically include items that you do not own. This Tenants Liability Insurance policy provides cover for items that you do not own but are responsible for as a result of a tenancy arrangement. This covers you or any member of your family permanently residing with you in a rented property as tenants you could utilise in the event of accidental damage to your landlord's property arising from any single insured event.



What is insured?

The maximum amount that can be claimed in any 12 month policy period is £5,000.

The policy will offer the following basis of settlement following damage caused by you:

- ✓ Reimburse you to replace the damaged landlord's property as new;
- ✓ Pay the costs of repairing the item(s) as new.

The policy will cover the home (domestic dwelling with its garages and domestic outbuildings), fixtures and fittings, walls, gates, fences, patios, terraces, footpaths, driveways, drains, service pipes, cables, swimming pools, tennis courts and permanently fixed hot tubs and jacuzzies. Also included is television, satellite and radio receiving aerials, aerial fittings and masts fixed to the dwelling.



What is not insured?

- ✗ Claims over the limit of £5,000;
- ✗ The first £50 of each and every claim is payable by you;
- ✗ Damage caused by fire or smoke, lightning, earthquake, explosion, escape of water, storm or flood, malicious damage, theft or attempted theft, falling trees/branches/satellite dishes, subsidence, heave or landslip;
- ✗ Property owned by you or in your custody or control not belonging to your landlord;
- ✗ Damage to property unoccupied for more than 30 days or more;
- ✗ Claims arising from deliberate actions by you or anybody associated with you;
- ✗ Claims submitted to us past 30 days of event that gives rise to the claim;
- ✗ Cleaning, altering, repair and restoration;
- ✗ Damage to valuables, money, vehicles and craft;
- ✗ Damage caused by wear & tear, settlement, shrinkage, vermin, insects, damp, dry and wet rot, weather or atmospheric conditions or anything that happens gradually.



Are there any restrictions on cover?

- ! Cost of repair/reimbursement of any undamaged items that form part of a pair/set or part of a common design;
- ! You must not undertake any repairs to the landlords property without insurers prior agreement;
- ! You must notify the Landlord of any damage to the Landlord's property;
- ! You must take steps to reduce further loss or damage or injury;
- ! You must be able to provide the insurer with all information and evidence, including a copy of the tenancy agreement, check-in inventory, written estimates, photographs and value that the insurer may request
- ! You must not admit any liability or responsibility or negotiate or settle any aspect of any claim without the insurer's permission to do so in writing.



Where am I covered?

You are covered in respect of a private dwelling that you rent as tenants located in the United Kingdom, the Isle of Man and the Channel Islands.



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 facts 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?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.