

TENANTS LIABILITY INSURANCE

POLICY SUMMARY

PLEASE READ THIS DOCUMENT CAREFULLY

This summary does not contain the full terms and conditions of the insurance contract, these can be found in the *Policy Booklet* which is available from your agent or the Paymentsshield website. It will however, provide you with the significant features and benefits, together with the most important exclusions and limitations that you need to be aware of.

The Tenants Liability insurance policy is administered by Paymentsshield arranged on your behalf by Property Guard and is underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE.

The cover is provided by you in return for payment of the premium.

DEMANDS AND NEEDS

This Tenants Liability policy meets the needs of tenants who wish to insure their liability under a tenancy agreement for Accidental Damage to the landlord's property.

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS & LIMITATIONS

SIGNIFICANT FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
<p>Cover in the event of Accidental Damage to the landlord's property caused by you that you are liable for under a tenancy agreement.</p> <p>The amount of cover provided will be specified in your policy certificate.</p>	<p>An excess of £100 payable by you applies to each and every claim.</p> <p>This policy does not cover damage caused by:</p> <ul style="list-style-type: none">• Wear and tear, settlement, shrinkage, vermin, insects, damp, dry or wet rot, weather or atmospheric conditions or anything that happens gradually;• A deliberate action by you or anybody associated with you; or• Fire, smoke, lightning, earthquake, explosion, escape of water, storm, flood, theft, attempted theft, falling trees/branches or satellite dishes, malicious damage or vandalism, subsidence, heave or landslip.

IMPORTANT INFORMATION

HOW TO MAKE A CLAIM

In the event of a claim, please contact Cunningham Lindsey, who answer calls on behalf of Property Guard, within 30 days following the event you are looking to claim for, giving as much information as you can about what has happened.

 0345 604 9791


 Cunningham Lindsey
Property Guard Tenants Liability Claims
Apex Plaza
Forbury Road
Reading
RG1 1AX

HOW TO MAKE A COMPLAINT

We hope that you are completely happy with this policy and the service that you receive, however if you do have any reason to make a complaint, please contact your agent in the first instance if the complaint relates to the sale of the policy.


If the general administration of your policy has not met your expectations, you should contact the Paymentshield customer services team at:


 Paymentshield Limited
PO Box 229
Southport
PR9 9WU

 0345 6011 050

 enquiries@paymentsshield.co.uk

If your complaint is in regards to any aspect of a claim, please contact Property Guard at:

 Quality Assurance Manager
Property Guard
Norfolk Tower
Floor 2
48-52 Surrey Street
Norwich
NR1 3PA

 0333 043 1326

 qualityteam@propertyguard.co.uk

It will assist Property Guard in handling your complaint quickly if you can please have your claims reference available when you contact them.

If for any reason it is not possible to reach an agreement about a complaint, you have the right to make an appeal to the Financial Ombudsman Service. Full contact details will be provided should you need to make a complaint to the Financial Ombudsman Service.

YOUR CANCELLATION RIGHTS

If you decide that for any reason this policy does not meet your insurance needs please advise your agent or Paymentsshield within 14 days from the day of purchase or the day on which you receive your policy documentation. On the condition that no claims have been made or are pending, we will refund your premium in full.

You may cancel this insurance policy at any time after this 14 day period and you will be entitled to a refund of the premium paid subject to a deduction for the time for which you have been covered, calculated on a pro-rata basis. If you have made a claim and you choose to cancel your policy you will not be entitled to a refund of premium.

OUR RIGHT TO CANCEL

We will not be bound to accept renewal of any insurance and may at any time cancel any insurance policy by giving 30 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons for us to cancel this insurance policy include but are not limited to:

- a) Fraud
- b) Non-payment of the premium
- c) Threatening or abusive behaviour
- d) Non-compliance with policy terms and conditions

If we cancel the policy, you will be entitled to a return of premium on a pro-rata basis, provided no claims have been made.

FINANCIAL SERVICES COMPENSATION SCHEME

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the event that Great Lakes Reinsurance (UK) SE cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can obtain further information about compensation scheme arrangements from the FSCS by visiting www.fscs.org.uk.

HOW WE USE YOUR INFORMATION

Your data will be used by us, by your insurance company and by companies that provide a service for purposes associated with your insurance policy. This may include passing your information to third parties such as fraud prevention agencies. We will not keep your information for longer than is necessary.

If you believe the data either we or the other parties hold about you is inaccurate, or you wish to receive a copy of the information we hold about you, please contact our Data Protection Officer or use the details in your policy documentation.

Full details of how we use your data can be found in our Terms of Business which are available on our website www.paymentsshield.co.uk/about-us or on request. Contact details can also be found on our website www.paymentsshield.co.uk/contact-us.

The Data Protection Notice on page 6 of your policy wording explains what Property Guard will do with the information that you give them. If you apply for Property Guard's products or services it is highly likely that they will need both personal and sensitive data (both terms as defined in the Data Protection Act 1998) about you and anyone else who is covered by the policy in order to administer the policy and any claims which may arise.