

# Tenants' Contents Insurance

Insurance Product Information Document

Company: Mashroom Limited

Product: Tenants' Contents Insurance



## Underwritten by: HCC International Insurance Company plc trading as Tokio Marine

HCC International Insurance Company plc is registered in England and Wales. HCC International Insurance Company plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number: 202655.

## Administered by: Mashroom Limited and managed by: Cedar Underwriting Limited

Mashroom Limited and Cedar Underwriting Limited act as an agent on behalf of HCC International Insurance Company plc. Mashroom Limited is registered in England and Wales and is authorised and regulated by the Financial Conduct Authority. Firm Reference Number: 913066. Mashroom Limited are an appointed representative of Adelphi Insurance Brokers Limited who are registered in the United Kingdom and are authorised and regulated by the Financial Conduct Authority. Firm Reference Number: 594620.

Cedar Underwriting Limited is registered in England and Wales. Cedar Underwriting Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference Number: 785986.

This Insurance Product Information Document provides a summary of the key information for this product. It is not personalised to your individual selections and does not provide a complete representation of all of the provisions of your policy. Please refer to your policy wording, including the schedule, for full details of your cover and the terms and conditions. You can also review the full details of your cover at any time in the dashboard on Mashroom's website.

### What is this type of insurance?

This policy covers your contents as a tenant against loss or damage from specific events (for example, fire, theft or escape of water). Optional covers are available, these will be shown on your policy schedule if you choose to include them.



#### What is insured?

For a full list of what is and is not covered please refer to the policy wording.

This policy covers damage or loss caused by:

- ✓ Contents – the maximum amount you can claim for is £30,000
- ✓ High-Risk property within the home – up to 1/3 of the maximum claim limit
- ✓ Business equipment – Up to £5,000 (maximum you can claim for any one item is £2,000)
- ✓ Theft of Contents from an outbuilding or garage – up to £2,500 per outbuilding or garage and a maximum of £5,000 any one claim.
- ✓ Tenant's responsibility (damage to the structure of the home, landlords, fittings, and furnishings) – up to £2,500
- ✓ Rent and alternative accommodation – up to £2,000
- ✓ Tenants improvements – up to £2,500
- ✓ Damage to downloaded data – up to £250
- ✓ Damage to Frozen Food – up to £250
- ✓ Occupiers Liability (covers damages you legally have to pay for causing injury or damage to property (but not damage to property rented to you) – up to £2 million

#### Optional cover available on request

See your policy schedule for details of the cover you have selected.

Accidental Damage – covers unintentional one off incidents within your home or boundary of your home which damage your property, such as dropping and damaging an electronic hand held device.

Unspecified Personal Belongings (up to a single item limit of £500) – covers you if your pedal cycle, money or any of your unspecified personal belongings (but not high risk property (\*)) are lost, stolen or damaged. They are covered in Europe and for up to 60 days anywhere else in the world.

Specified Personal Belongings – covers your specified personal belongings and high risk property(\*) if they are lost, stolen or damaged anywhere in Europe and for up to 60 days anywhere else in the world, as long as the item is shown on your schedule.

(\*) High risk property is jewellery, articles made from gold, silver and other precious metals, clocks, furs, photographic equipment,



#### What is not insured?

For a full list of what is and is not covered please refer to the policy wording.

- ✗ The excess that you need to pay if you make a claim
- ✗ Your policy does not cover claims arising from wear and tear or gradual deterioration
- ✗ Any loss or damage (including related cost or expense) caused by any act of terrorism no matter whether any other cause or event contributes at the same time or in any other order to the loss
- ✗ Property more specifically insured by another policy of insurance
- ✗ Any loss, damage, injury or incident that commenced before this policy came into force
- ✗ We will not pay for, or make a contribution towards any claim for undamaged items that are part of a set or a suite
- ✗ Any reduction in the market value of any property following its replacement or repair
- ✗ Damage caused by the use of portable heaters (excluding oil filled portable heating) at your home
- ✗ Damage caused by cooking in rooms (which are not rooms that are fitted and designed as kitchens or in the case of bedsits areas that are specifically designed as a cooking area)
- ✗ Damage to contents or data caused by riot or civil commotion outside England, Scotland Wales, the Channel Islands or the Isle of Man
- ✗ Damage to contents or data in Northern Ireland caused by riot, civil commotion, labour disturbances, strikes or malicious persons
- ✗ Any loss or damage caused by infectious or contagious disease.
- ✗ Consequential loss

binoculars, telescopes, musical instruments, collectors' items, pictures and other works of art, rare and unusual figurines and ornaments, guns, collections of stamps, coins or medals.

Pedal Cycles (over £500 in value) – covers your pedal cycle if it is lost, stolen or damaged in Europe, or for up to 60 days anywhere else in the world, as long as the pedal cycle is listed on the schedule.



### Are there any restrictions on cover?

- ! It is your responsibility to keep your property safe and in a good condition
- ! We will not pay for any damage or loss resulting from criminal acts, poor maintenance, negligence or fraud
- ! It is really important that you do not throw away any damaged items until we say so
- ! We will not cover any claims caused by any dogs which are dangerous dogs as specified under Section 1 of the Dangerous Dogs Act 1991 or any later amendments to that act.



### Where am I covered?

- ✓ England, Scotland, Wales. Northern Ireland, Channel Islands and the Isle of Man



### What are my obligations?

- You must provide us with honest, accurate and complete information, and inform us without delay of any changes to your situation.
- In the event of a claim for riot, civil commotion, labour or political disturbances and strikes, malicious persons or theft or attempted theft you must notify us within 7 days. In the event of any other claim you must notify us as soon as possible.
- Your policy contains general conditions which apply to the whole policy including but not limited to security, changes to the policy and reasonable precautions. Failure to meet the policy conditions could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.
- You will need to allow us to negotiate, defend or settle any disputes or claims on your behalf. You will also need to let us take legal action in your name.
- It is really important that you are honest with us when buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.
- In some cases we may apply an endorsement to the policy. It is really important that you follow any terms set out in endorsements, as if you do not, you may not be covered in the event of a claim. If any endorsements apply to you, these will be explained to you (or displayed on-line) before you buy and will be shown on the policy schedule that you will receive after you buy.



### When and how do I pay?

- Check with your agent, Mashroom, who will be able to advise how they take payments.



### When does the cover start and end?

- This is a monthly rolling contract of insurance and the cover start date is shown in your policy schedule. The cover will be automatically continued each month unless the policy is cancelled.



### How do I cancel the contract?

- Please contact your agent to cancel your policy and find out if any fees or charges will be applied.
- **Cancellation within 14 days**  
You can cancel your policy within 14 days of the date on which your cover starts or the date you receive your documents (whichever is later) if you change your mind. We will refund any money already paid us for the days you have not used as long as you have not made a claim and there is no known incident that may lead to a claim. Although your cover continues automatically each month, this does not mean that you have the first 14 days of each subsequent month to change your mind and still get your money back - this only applies for the first month after your cover starts and is referred to as the initial month of cover on the schedule.
- **Cancellation after 14 days**  
You can cancel your policy after the first 14 days by using the dashboard in Mashroom's website but you must do so at least 7 days before the next monthly payment is due. You will not get any money back but, as you have paid your premium, you will be covered until your next payment would have become due so you can still make a claim for the period you have been on cover.