

The Moray Council

Tenants Contents Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy booklet. It is important that you read the policy booklet carefully when you receive it.

Name of the Insurer

The Insurer of this policy is Norwich Union Insurance Limited. Registered Address: 8 Surrey Street, Norwich, NR1 3NG.

Type of Insurance and Cover

The Tenants Contents policy provides Contents only insurance cover.

Contents Section - see policy booklet for details.

Significant Features and Benefits

Your policy includes the following significant features and benefits, which are explained in detail in your Policy Booklet:

Cover is provided for an extensive list of perils such as fire, storm, flood, theft, etc. - see policy booklet. In addition cover is provided for

- accidental damage to television sets, aerials and video recorders (up to 10% of the amount insured)
- accidental breakage of mirrors, glass tops, ceramic hobs and fixed glass in furniture or cookers (up to 10% of the amount insured)
- contents in outbuildings and cellars (up to £250)
- replacement locks if keys are stolen (up to £200)
- spoilage of food in freezers and refrigerators (up to £200)
- tenants improvements (up to 10% of amount insured)
- decoration allowance (£100 for bedrooms, £200 for all other rooms)
- tenants liability (up to 10% of amount insured)
- personal liability (up to £1,000,000)
- fatal accident cover (up to £1000)
- Limit for personal money £200
- Limit for pedal cycles - £250 per cycle
- Limit of 10% of the amount insured for the total of high risk items (not per item). Examples of High risk items are Pictures, jewellery, watches, photographic equipment, video cameras, personal computer equipment and any individual item worth more than £500 excluding basic furniture or domestic electrical appliances such as a washing machine. Please refer to the policy wording for a full Definition

Significant and unusual exclusions or limitations - see policy booklet for details.

You must comply with conditions of the policy explained in the **General Conditions Section** of the policy booklet for cover to apply. These include your duty to take reasonable precautions to prevent loss and actions you must take as soon as you are aware of a possible claim under the policy. See also the **General Exclusions Section** of the policy booklet for those exclusions that apply to all Sections.

- Accidental damage other than to the items specifically noted above in **Significant Features and Benefits**

- Certain losses or damage if any endorsement/clause is shown on your policy schedule

- No cover is provided for motor vehicles, caravans, trailers, boats, canoes, surfboards, sailboards, hovercraft, aircraft, gliders and any accessory which is designed to be used with any of these.

- No cover is provided for items used for business purposes or in connection with any employment

- Certain losses or damage when your home is unoccupied or unfurnished for more than **30 days** in a row

- Loss or damage caused by any wilful act by your household

- The cost of altering or replacing any items or parts of items which are not lost or damaged and which form part of a set, suite or other article of the same type, colour or design

- Loss or damage to items in the open

- Loss, damage and/or theft of contents removed from the home.
- Theft of money, unless by somebody using force and violence to break into your house
- Loss or damage caused by theft or attempted theft to or from any outbuildings, garages, sheds, greenhouses or cellars unless accompanied by forcible and violent entry.
- Loss or damage to interior decorations you are not legally responsible for.
- Your Personal Liability involving Firearms unless in connection with shotguns or airguns which you can legally own without possessing a firearm certificate.
- Loss or damage to your contents from any cause not listed in the policy booklet.

Duration of the Policy - Automatic Renewal of Terms

Unlike other insurance policies, your policy, under The Moray Council scheme, does not have an annual renewal date. Your policy will, therefore, continue at the terms shown on your latest schedule unless you are notified in writing by the administrator that the terms of your policy have been changed. In no circumstances will the policy lapse (although it may be invalidated if you fail to disclose any material facts or may be cancelled if you fail to pay the premium). You should review the level of benefit that you have chosen on a regular basis to make sure that it is sufficient to cover your needs.

Cancellation Rights

You have the right to cancel your policy during a period of 14 days from the day of purchase of the contract or the day on which you receive your policy documentation, whichever is the later. A full explanation of the conditions for cancelling cover can be found in your policy booklet.

How to Claim

For a claim form please contact The Moray Council on telephone number 01343 557 187 or 557 186

Complaints

If you have a complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please write to Norwich Union, Tenants Contents Unit, 139 West Regent Street, Glasgow, G2 2BQ or telephone us on 0141 309 5000. We are covered by the Financial Ombudsman Service for complaints from private individuals, certain small businesses, charities and trusts. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action. Further details of our complaints procedure can be found in your policy booklet.

Financial Services Compensation Scheme

Our obligations are covered by the Financial Services Compensation Scheme (FSCS). If we were unable to meet our obligations, you could be entitled to compensation from this scheme, depending on the type of insurance and the circumstances at the time.

Further information about compensation scheme arrangements is available on the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 7th floor, Lloyds Chambers, Portsoken Street, London, E1 8BN.

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