

Personal Household Combined Insurance

This insurance quotation has been arranged based upon the levels of cover required, as indicated.

In accepting the proposed insurance, we must assume that you have read all these documents and agree to be bound by the terms detailed.

You Asked For

Tenants Contents Insurance.

Your Demands and Needs

We have not provided any advice regarding the suitability of this contract for your use. However, this product meets the demands and needs / requirements of those who wish to ensure that cover is provided for their personal contents as a tenant to insure against loss by theft or damage etc both now and in the future. The cover is provided by Royal & Sun Alliance, Allianz Insurance and Groupama. We have used the services of Towergate Underwriting in securing this policy

Understanding Your Cover

Please read and note the information on the Insurer's Key Facts summary of cover document. This shows the key information about the policy we recommended. Please check that the features, benefits and excesses etc are accurate and meet your needs and that you understand all conditions, warranties and exclusions applied. A full copy of the insurer's policy wording is also available.

Sums Insured

Please ensure that you have fully reviewed the current values of all your material assets, and compare them closely with the figures you have supplied to ensure adequacy of cover. Please let us know immediately if any increases or adjustments are required as a claim may not be met in full if you are under-insured, and it is not possible to rectify errors after a loss.

Duty of Disclosure

It is your responsibility to provide complete and accurate information to Insurers when you take out an insurance policy, throughout the life of your policy and when you renew your insurance. It is important that all statements you make on proposal forms, claims forms and other documents are full and accurate. Please note that if you fail to disclose any material information to your Insurers, this could invalidate your insurance cover and mean that part, or all, of a claim may not be paid. If you are in any doubt as to whether a fact is material, please contact us immediately to discuss.

Statement of Fact

Cover is subject to the Statement of Fact, which will be provided with your policy documentation. The document will form the basis of your contract with the insurer, and should be read in conjunction with the Key Facts document. The form need not be returned to us, and should instead be retained in a safe place.

In accepting the proposed insurance, we must assume that you will read all the enclosed documents and agree to be bound by the terms detailed.

Payment

Should you wish to pay by instalments we will make arrangements with Close Premium Finance to facilitate this; they will contact you shortly with full details of the agreement, and our confirmation receipt is enclosed meantime.

Policy Documents

Please carefully check the documents to ensure that the level of cover provided by the policy is sufficient at all times throughout the contract of insurance. Please also fully familiarise yourself with all policy terms and conditions, and make any necessary changes to your working practices to ensure that these are complied with.

If there is any point about which you are uncertain please contact us immediately for assistance. In the absence of any further response from you, we will assume that you have read the policy schedule and wording and are fully compliant with the terms and conditions therein.

Terms of Business

Our Terms of Business explains our status and other information about how we transact business and should be read in conjunction with other documentation.

