

## A summary of your cover

Please read this document carefully. Full terms and conditions can be found within your policy documents. This summary does not form part of the contract between us.

The NatWest Renters Insurance you have purchased is underwritten by U K Insurance Limited and will run for 12 months.

Your policy schedule will show which of the following sections of cover you have requested. Please read your policy carefully to ensure the level of cover selected meets your needs.

### Section 1 Contents cover

Key Benefits	Main Exclusions
<p><b>What is covered</b></p> <ul style="list-style-type: none"> <li>■ Household goods, including non-permanent fixtures and fittings like carpets and curtains.</li> <li>■ Personal belongings in the home, garages and sheds.</li> </ul> <p><b>What you are covered for;</b> <b>Loss or damage caused by:</b></p> <ul style="list-style-type: none"> <li>■ Fire.</li> <li>■ Theft.</li> <li>■ Storm or flood.</li> <li>■ Vandalism or malicious acts.</li> <li>■ Escape of water.</li> </ul> <p><b>Additional cover included as standard</b></p> <ul style="list-style-type: none"> <li>■ Money in the home up to £500.</li> <li>■ The cost of alternative accommodation while insured repairs are carried out if your home is unfit to live in, up to 20% of your selected sum insured.</li> <li>■ Cover for frozen or chilled food spoiled by fridge or freezer failure.</li> <li>■ Cost of replacing downloaded content stored on a lost or stolen device up to £1,000.</li> <li>■ Business (office) equipment up to £5,000.</li> </ul> <p><b>Optional cover</b></p> <ul style="list-style-type: none"> <li>■ Accidental Damage cover can be added to your policy for an additional premium and provides cover for accidental breakage of items like vases and ornaments, as well as DIY disasters like spilt paint on carpets or furniture.</li> </ul>	<p><b>Summary of exclusions and limits</b> <b>Your policy will not pay for the following if caused by any paying guest or tenant:</b></p> <ul style="list-style-type: none"> <li>■ Theft or attempted theft.</li> <li>■ Vandalism or malicious acts.</li> <li>■ Accidental damage.</li> </ul> <p><b>After your home has been unoccupied for more than 60 days in a row your policy will not pay for the following:</b></p> <ul style="list-style-type: none"> <li>■ Theft or attempted theft.</li> <li>■ Vandalism or malicious acts.</li> <li>■ Escape of water or oil.</li> <li>■ Frozen and chilled foods.</li> <li>■ Accidental damage.</li> </ul> <p><b>Domestic pets</b></p> <ul style="list-style-type: none"> <li>■ Your policy will not pay for accidental damage caused by domestic pets.</li> </ul> <p><b>Theft from Garages and Outbuildings</b></p> <ul style="list-style-type: none"> <li>■ A limit of £1,500 applies in respect of any theft claim from a garage or outbuilding.</li> </ul> <p><b>Valuables in the home</b></p> <ul style="list-style-type: none"> <li>■ Valuables are jewellery, watches, furs, items or sets or collections of gold, silver or other precious metals, works of art, sets of stamps, coins or medals belonging to you.</li> <li>■ Please refer to your policy schedule for details of the limit applicable to valuables under your policy.</li> <li>■ A £1,000 single article limit applies unless the item is specified on your schedule.</li> </ul> <p><b>Excesses</b> The following excesses are payable in place of the policy excess:</p> <p><b>Escape of water:</b></p> <ul style="list-style-type: none"> <li>■ £200.</li> </ul> <p>Please refer to your policy schedule, which contains full details of the excesses that apply to your policy.</p>

## Section 2 Personal Possessions (optional extra)

Key Benefits	Main Exclusions
<p><b>What is covered</b></p> <ul style="list-style-type: none"> <li>■ Items designed to be worn or carried that you normally take out of the home or on holiday such as jewellery, cameras, sports equipment, pedal cycles and money.</li> </ul> <p><b>Loss or damage</b></p> <p><b>What you are covered for:</b></p> <ul style="list-style-type: none"> <li>■ Accidental loss.</li> <li>■ Accidental damage.</li> <li>■ Theft.</li> </ul> <p>Cover applies anywhere in the British Isles and for up to 60 days elsewhere in the world.</p> <p><b>Additional cover</b></p> <p>Extra benefits included as standard:</p> <ul style="list-style-type: none"> <li>■ Money up to £500.</li> <li>■ Bicycles up to £500 (unless specified).</li> </ul>	<p><b>Summary of exclusions and limits</b></p> <p><b>Loss or damage</b></p> <p>Your policy will not pay for the following:</p> <ul style="list-style-type: none"> <li>■ Theft from an unattended vehicle unless it is locked and the item is contained in the closed glove compartment or locked boot and concealed from view.</li> <li>■ Property held or used for any business.</li> <li>■ Theft of pedal cycles when unattended and not in a locked building or immobilised by a security device.</li> <li>■ Damage to pedal cycles whilst the cycle is being used for organised racing, pacemaking or trials.</li> <li>■ Sports equipment whilst in use.</li> </ul> <p><b>Money</b></p> <ul style="list-style-type: none"> <li>■ Your policy will not pay for business money.</li> </ul> <p><b>Single article limits</b></p> <ul style="list-style-type: none"> <li>■ A £500 single article limit applies to pedal cycles unless specified on your schedule.</li> <li>■ A £1,000 single article limit applies to all other items unless the item is specified on your schedule.</li> </ul> <p><b>Excesses</b></p> <p>The contents policy excess applies to all Personal Possessions claims.</p> <p>Please refer to your policy schedule, which contains full details of the excesses that apply to your policy.</p>

## Section 3 Legal Protection (optional extra)

Key Benefits	Main Exclusions
<p><b>What is covered</b></p> <ul style="list-style-type: none"><li>■ 24 hour claim line – access to legally qualified staff to advise you on any private legal problem, and for reporting a claim.</li><li>■ Legal costs up to £100,000 for:<ul style="list-style-type: none"><li>– Personal injury claims.</li><li>– Clinical negligence.</li><li>– Contractual disputes.</li><li>– Landlord/tenant disputes.</li><li>– Employment disputes.</li><li>– Tax disputes.</li><li>– Inheritance disputes.</li><li>– Legal defence.</li><li>– Motoring prosecutions.</li></ul></li><li>■ Your salary while you attend jury service, up to £100,000.</li></ul> <p><b>Terms</b></p> <p>We will provide this cover if:</p> <ul style="list-style-type: none"><li>■ <b>Reasonable prospects of success</b> exist for the duration of <b>your</b> claim;</li><li>■ the incident happens within the <b>territorial limits</b> and the <b>date of incident</b> is during the <b>period of insurance</b>, and</li><li>■ any legal proceedings will be carried out within the territorial limits by a court.</li></ul>	<p><b>Summary of exclusions</b></p> <ul style="list-style-type: none"><li>■ Fees and other costs, expenses and disbursements relating to the period before <b>we</b> accept <b>your</b> claim.</li><li>■ Incidents which begin before cover started.</li></ul> <p><b>Summary of conditions</b></p> <ul style="list-style-type: none"><li>■ If we accept your claim we will appoint a preferred law firm to try to settle the matter without having to go to court.</li><li>■ We can refuse to pay further costs if your claim no longer has reasonable prospects of success.</li><li>■ You must report full and factual details of your claim to us within a reasonable time of the date of incident.</li></ul>

## How to make a claim

To notify us of a claim, please telephone **0345 301 5286**.

## Your right to cancel

If, after buying your policy, you decide that the cover does not meet your needs contact us on **0345 301 5286** within 14 days of receiving your documents or of the start date of the policy (whichever is later), and we will refund any premium you have paid, providing that you have not made any claim.

If you cancel your policy after that time we will refund any premium paid for the remaining period of insurance less an administration fee, as shown in your schedule, providing that you have not made any claim during the current period of insurance.

## How to complain

If **you** have a complaint, please call **us** on **0345 301 5286**. If **your** complaint is about a claim, contact **your** claims handler, whose details will be shown on **your** claim documents. If **you** want to complain in writing please send **your** letter to one of the following:

- a) For complaints about claims, write to the Regional Customer Service Manager at the address shown in **your** claims documents.
- b) For all other complaints write to the Customer Relations Manager at Churchill Court, Westmoreland Road, Bromley, Kent BR1 1DP.

**Our** staff will attempt to resolve **your** complaint immediately. If this is not possible, **we** promise to acknowledge **your** complaint within five business days of receipt. In the unlikely event that **your** complaint has not been resolved within four weeks of its receipt, **we** will write and let **you** know the reasons why and the further action **we** will take. If **we** cannot resolve the differences between **you** and **us**, **you** may refer **your** complaint to the Financial Ombudsman Service (FOS).

Their address is:  
Financial Ombudsman Service,  
Exchange Tower,  
London E14 9SR

**You** can visit the FOS website at [www.fos.org.uk](http://www.fos.org.uk)  
Telephone **0300 123 9123** or **0800 023 4567**

If **your** complaint relates to Section 3 – Legal Protection, **you** can refer **your** complaint to arbitration instead (where an independent person, known as an arbitrator, makes a decision to settle the dispute). The arbitrator will be a solicitor or barrister or other suitably qualified person that **you** and **we** agree on. If **you** and **we** cannot agree then **we** will ask the Chartered Institute of Arbitrators to decide. The arbitrator's decision will be final and whoever does not win will have to pay all costs and expenses.

## Details about our regulator

NatWest Renters Insurance is underwritten by U K Insurance Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at [www.fca.org.uk](http://www.fca.org.uk), or the Financial Conduct Authority can be contacted on **0800 111 6768**. The Prudential Regulation Authority website can be visited at [www.bankofengland.co.uk/pru](http://www.bankofengland.co.uk/pru), or the Prudential Regulation Authority can be contacted on **0207 601 4878**.

## The Financial Services Compensation Scheme

General insurance claims are covered by the Financial Services Compensation Scheme. Full details of the cover available can be found at [www.fscs.org.uk](http://www.fscs.org.uk). U K Insurance Limited is a member of this scheme.