

TENANTS LIABILITY INSURANCE

INSURANCE PRODUCT INFORMATION DOCUMENT

Company: Property Guard

Property Guard is a trading name of Motorplus Limited, who are authorised and regulated in the UK by the Financial Conduct Authority – registered number 309657

Product: Paymentsshield Tenants Liability Insurance

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

This insurance will provide you with cover, up to the amounts specified in your policy schedule, for accidental damage to your landlord's property caused by you.



What is insured?

This policy will provide cover for accidental damage caused to your landlord's property by either:

- ✓ Payment for replacing the damaged item as new
- ✓ Replacement of the damaged landlord's property as new
- ✓ Payment for the cost of repairing the damaged items



What is not insured?

- ✗ Any claim reported more than 30 days after the date of event
- ✗ The first £100 of each claim
- ✗ Damage caused by any other means than accidental damage



Are there any restrictions on cover?

- ! The insurer will not pay for the cost of replacing or repairing any undamaged items of the landlord's property of your home which forms part of a pair, set, suite or part of a common design
- ! You must not undertake any repairs to the landlord's property without the insurer's prior written consent
- ! You must provide the insurer with all information and evidence, including written estimates and proof of ownership and value that the insurer may request



Where am I covered?

- ✓ You are covered in respect of properties located in the United Kingdom



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of fact on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

The full amount to pay for your policy will be shown on your policy documents. You can pay for the policy by debit card, credit card or annual or monthly Direct Debit. Please refer to your policy documentation for payment methods.



When does the cover start and end?

The policy lasts for 6 or 12 months. The dates of cover will be specified in the policy documentation.



How do I cancel the contract?

You can cancel your policy at any time by calling or writing to the administrator, Paymentsshield, on the details shown in your policy documentation. If having taken out a policy and after examining it, you decide not to continue with it you have a statutory right to cancel. During this cooling off period you can cancel the policy back to the start date without charge and with a full refund of any premiums already paid, unless you have made a claim during this period. Please refer to your Policy Booklet for further information on your cancellation rights.