

Home Insurance

Insurance Product Information Document

Company: Royal & Sun Alliance Insurance plc; registered in England and Wales; regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202323)

Product: Asda Renters Contents Insurance

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product can be found in your policy documentation.

What is this type of insurance?

Your contents insurance covers your contents and personal items within the property, i.e. the things you'd take with you if you moved house. This can also be considered as anything that would fall out of your house if you tipped it upside down. The contents sum insured is shown on your policy schedule.



What is insured?

- ✓ Loss or damage to your contents by specific causes including fire, storm, flood, escape of water and theft.
- ✓ Weddings, birthdays, religious festival increase cover up to 20% of the contents sum insured.
- ✓ Freezer food cover up to £100.
- ✓ Alternative accommodation cover up to 20% of the contents sum insured.
- ✓ Tenants' liability/improvements cover up to 20% of the contents sum insured.
- ✓ Occupiers' and personal liability cover up to £2,000,000.
- ✓ Theft from outbuildings, sheds or garages cover up to 20% of the contents sum insured.

Optional cover you may have chosen

- Accidental damage.
- Personal items.
- Technology and entertainment.
- Pedal cycles.



What is not insured?

- X General maintenance, wear and tear.
- X You are not covered for any technology or entertainment items such as TVs, cameras and laptops in or away from your home unless this option has been selected.
- X Any personal items such as jewellery, watches, money, credit cards, camping equipment and other items you normally wear or carry unless this option has been selected.
- X Any contents that are designed for use in the garden unless this option is selected.



Are there any restrictions on cover?

- ! Excesses – this is the part of a claim you have to pay.
- ! If you have tenants in your home, you won't be covered for:
 - Malicious damage or vandalism.
 - Theft or attempted theft.



Where am I covered?

- ✓ The product provides cover for your contents inside your home that is based in United Kingdom, the Channel Islands and the Isle of Man.



What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.
- You must comply with all the conditions set out in the policy.
- You must pay the premium shown on the policy schedule.



When and how do I pay?

You can pay for your policy either annually or by monthly instalments. Annual premiums can be paid by credit or debit card. Monthly instalments can only be paid by Direct Debit.



When does the cover start and end?

Please refer to your schedule of insurance.



How do I cancel the contract?

You can cancel the policy by telephoning our Customer Service Line. You can find the contact number within your policy documents or on our website.