

# Tenants Contents & Liability Insurance



**Did you know** that the average UK household contains £35,000 worth of possessions?

That's a big investment - **so why not protect it with Tenants Contents and Liability Insurance?**

19.3 million UK households chose to protect their belongings with contents insurance in 2018 - and you can join them.

At Vouch, we want to help you protect the value of your valuables, so we offer Tenants Contents and Liability Insurance to give you peace of mind. We're able to present different options for you to choose from our panel of insurers, so you can select the contents cover best suited to your personal needs.

And, with liability cover included, there's less risk of you losing your security deposit due to accidental damage of your landlords' fixtures and fittings.

What are the benefits?\*

- **No upfront cost and flexible payment dates**
- **Cover amount based on your bespoke quote**
- **Contents cover for damage caused by fire, theft, malicious damage, vandalism, subsidence, heave or landslip, storm, flood and escape of water or oil**
- **Visitors' belongings up to £1,000**
- **Optional contents outside of your home for up to 90 consecutive days**
- **Standard accidental damage cover for electronics and more**
- **Alternative accommodation expenses up to a maximum of £10,000**
- **Tenants Liability Cover of up to £10,000 per incident**
- **Optional full accidental damage cover**
- **Optional legal expenses cover for up to a limit of £100,000**

# FAQ

## Is the cover on a new-for-old basis?

Yes - your policy will replace all items as new, aside from clothing, where a certain amount of wear and tear is expected.

## Can I have just contents insurance?

You can choose liability cover as a separate policy - however, you'll be covered for tenants liability as standard within your contents insurance policy.

## Does each tenant take out a policy or does it cover the household?

Your policy will cover you and anyone living with you under your tenancy agreement - but other tenants will have to take out their own policy if they don't meet this criteria.

## Do I have to specify all of my individual items?

No, but you may be asked to give receipts and photos of any items that you claim on, so you should make sure you keep tabs on the high value items.

## Domestic Property Insurance Claims, by type of claim (2018)

Percentages based on value of gross claim incurred



|     |                       |
|-----|-----------------------|
| 16% | Fire and explosion    |
| 13% | Theft                 |
| 18% | Weather               |
| 27% | Escape of water       |
| 6%  | Domestic subsidence   |
| 10% | Accidental damage     |
| 11% | Other domestic claims |

Source: Association of British Insurers

Do you have **more questions**, or would you like to buy a policy?

When you've completed the referencing process, a member of our team will contact you directly.