

## **Statement of fact – Tenants Contents Insurance**

- The home will not be unoccupied for more than 45 days, without informing NW Brown Insurance Brokers Ltd.
- The home will only be used for residential purposes (unless disclosed and agreed by NW Brown Insurance Brokers Ltd in writing).
- The sum(s) insured represent the full replacement costs.
- All High Risk and Personal Possessions items valued over £1000 have been specified.
- In respect of any of the risks proposed, no person to be insured has sustained any loss, damage, injury or liability in the last 5 years, whether covered or not.
- In respect of any of the risks proposed, no person to be insured has ever had a proposal for insurance declined, renewal refused, cover terminated, an increased premium required or special conditions imposed by any insurers.
- No person to be insured has ever been convicted of (or charged but not yet tried with) any criminal offence (other than motoring offences).

**Important** - All material facts must be disclosed. Failure to do so could invalidate the policy. A material fact is one which is likely to influence the insurer in the assessment and acceptance of the proposal, e.g. intended unoccupancy of the property or any criminal convictions (other than for motoring offences). Material facts must be disclosed in relation to yourself and all persons who are to be insured. If you are in any doubt as to whether a fact is material then it should be disclosed to the Insurer.

## **DEMANDS & NEEDS – Tenants Contents Insurance**

### **Your Demands and Needs**

The Royal & Sun Alliance tenants contents policy meets the demands and needs of tenants who wish to insure their possessions against a variety of risks such as Fire, Storm or Flood, Theft and legal liabilities. You also wish to insure your landlords contents, fixtures and fittings against accidental damage to a value of £3000.00

Hazells Chartered Surveyors are not making a personal recommendation based on your individual circumstances that the policy is suitable for your needs and we recommend that you read the Policy Summary carefully. Note that we have not taken into account your existing insurance arrangements. If you wish to discuss the policy or alternatives in greater detail please contact us on 01223 720350