

Renters Insurance compared to Essentials Contents Insurance

This document gives you some key information about Renters Insurance and how it compares to Essentials Contents Insurance, which is no longer available for new quotes or for existing customers to renew.

Contents cover

	Essentials Contents Cover	Renters Insurance	What's different
Contents sum insured <i>The maximum amount you can claim for costs of repairs or replacing your contents if an insured event happens in your rented home.</i>	As chosen: between £2,000 and £14,000	Choose: £5000, £10,000, £15,000, £20,000, £25,000	Higher cover levels
Contents that need to be covered as 'extras'	Separate cover as chosen for: <ul style="list-style-type: none"> - Laptops - Portable electronics - Mobile phones - Pedal cycles 	Include in contents sum insured	Gadgets and portable items covered by contents insurance when in the home without need to chose separate covers.
Money in the Home <i>Covers money that is lost or damaged, including cash, cheques and vouchers</i>	Up to £50	Up to £500	Higher cover level
Digital contents <i>Covers the cost of replacing content that you have bought and downloaded onto your home computer, mobile phone or other portable entertainment device if it is lost or damaged</i>	Up to £250	Up to £1,000	Higher cover level
Household removals <i>Cover when you're moving house</i>	Up to £500	Up to contents sum insured	Higher cover level
Freezer contents <i>Covers the contents of fridges and freezers</i>	Not covered	Up to contents sum insured	Additional cover
Theft from outbuildings <i>Covers theft from garages and outbuildings</i>	Not covered	Up to £1,500	Additional cover
Business equipment <i>Covers electronic equipment used for business at home (excluding phones and tablets)</i>	Not covered	Up to £5,000	Additional cover
Alternative accommodation <i>Covers costs of temporary</i>	20% of contents sum insured	20% of contents sum insured	Equal or higher cover level

<i>accommodation if your home is not inhabitable after an incident</i>			
Tenants liability <i>Covers costs you become legally liable for damage to the building you live in</i>	20% contents sum insured	Up to £5,000	Equal or higher cover level
Students: College library books	Up to £200	Up to sum insured	Higher cover level
Students: College property on loan	Up to £500	Up to sum insured	Higher cover level
Excesses <i>The amount you have to pay towards any claim made for these covers</i>	£25 for each claim made for: - Contents - Laptops - Portable electronics - Mobile phones - Pedal Cycles	Choose from an Excess of: £50, £100, £150, £200, £250, £300, £350, £400, £450 £500. A single Excess is payable regardless of how many items are affected by your claim.	Different excesses which may be higher.

Personal Possessions cover (Optional)

With Essentials Contents Cover you need to choose separate cover for laptops, portable electronics, mobiles phones and pedal cycles. If chosen, this covers the item(s) at home and when you take them outside the home.

With Renters Insurance these items are covered at home by contents insurance. To cover these items (and other valuables) when you carry them with you outside the home you can add Personal Possessions cover.

	Essentials Contents Cover	Renters Insurance
Personal Possessions cover		Choose £1000, £1500, £2000 or £2500
Unspecified items <i>The maximum value of each item before you have to specify it on your policy</i>	Cover for laptops, portable electronics, mobile phones and pedal cycles as individually chosen.	£1,000
Specified items <i>The maximum value of items you specify on your policy</i>	See your policy schedule or quote of information on what you have selected.	Each item: up to £5,000 (excluding pedal cycles see below) All items: up to £10,000
Pedal cycles <i>Cover for pedal cycles away from home.</i>	£250 maximum cover for belongings outside the home.	Covered on personal possessions up to £500. Can be specified up to £3,000
Excesses <i>The amount you have to pay towards any claim made for these covers</i>	£25 for each claim made for: - Laptops - Portable electronics - Mobile phones - Pedal Cycles	Choose from an Excess of: £50, £100, £150, £200, £250, £300, £350, £400, £450 £500. A single Excess is payable regardless of how many items are affected by your claim.

Accidental Damage (Optional)

	Essentials Contents Cover	Renters Insurance	What's different
Tenants liability for accidental damage <i>This covers accidental damage you cause to home owners:</i> <ul style="list-style-type: none"> - <i>Underground drains, pipes, cables and tanks</i> - <i>Fixed glass in windows, doors and roofs</i> - <i>Fixed ceramic hobs, sinks and bathroom fittings</i> 	20% of contents sum insured	£5,000	Equal or higher cover level

Legal Protection (Optional)

	Essentials Contents Cover	Renters Insurance	What's different
Legal Expenses sum insured	£50,000	£100,000	Higher cover level
What's covered?	Legal costs relating to: <ul style="list-style-type: none"> - Personal injury - Contract dispute - Landlord/tenant dispute - Legal defence 	Legal costs relating to: <ul style="list-style-type: none"> - Personal injury - Contract dispute - Landlord/tenant dispute - Legal defence - Clinical negligence - Employment - Motoring offences - Inheritance disputes - Tax enquiries 	Additional cover