

Flow Subscription Renters Insurance



Insurance Product Information Document

Company: Liverpool Victoria Insurance Company Limited.

Registered in England and Wales number 3232514 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 202965.

Product: Flow Subscription Renters Insurance

This document summarises key information you need to know about Flow Subscription Renters insurance. As no advice is given, it should be read together with the document of insurance and schedule so you understand the full terms and conditions, including limits that apply. Please also refer to these documents for how to claim, how to make a complaint and your rights under the Financial Services Compensation Scheme (FSCS).

What is this type of insurance?

Renters insurance enables you to protect your contents against loss or damage including fire, theft, flooding and water leaks. The level of protection provided will depend on the cover you select.



What is insured?

See the document of insurance for the full list of benefits for all types of cover.

The sections of cover available and a summary of the limits are shown below.

Contents - your belongings in your home

- ✓ Loss or damage to your contents (available up to £50,000) caused by things like fire, flood and theft – the level of cover you select will be shown in your schedule. Please check this is enough to cover all your contents as new (including any specified items)
- ✓ Individual contents items in your home worth £2000 or less. If worth more than £2000 they must be specified on your quote/schedule (except for items of furniture which you don't need to specify)
- ✓ Alternative accommodation - if your home is damaged and cannot be lived in (£15,000)
- ✓ Your legal liability to the public, as occupier of your home or in a personal capacity, for accidents or injury (£100,000)
- ✓ Up to £10,000 for loss or damage to fixtures and fittings that your landlord makes you responsible for
- ✓ Up to £1,500 for loss or damage to your contents in the garden
- ✓ Up to £1,000 for loss or damage to downloaded information that you have bought and stored on your computer, smart device or mobile phone

Optional Covers available:

- **Accidental Damage Cover**
Extended protection for accidents such as:
 - Damage caused by children or pets
 - Breakages and spills
- **Specified items**
Cover for loss or damage to:
 - Items worth more than £2000 in your home, and
 - Items that are worn or carried away from home (including bicycles)

To be covered for items away from home, these must be specified regardless of their value e.g. a bicycle worth £500.

These items will be shown on your quote/schedule.



What is not insured?

Below is only a summary of what is not covered. For full details, please see the document of insurance.

Excesses apply and are shown in your quote/schedule - you are responsible for paying this amount in the event of a claim.

Contents

- ✗ Deliberate damage or loss caused by you, your family or anyone living with you
- ✗ Contents in your home over £2,000 individually, unless the items are specified on your quote/schedule
- ✗ Loss or damage to any device by computer virus or hacking
- ✗ Damage caused by domestic pets (unless optional accidental damage cover is selected)
- ✗ Contents owned by your landlord, or any other tenant (other than your family)
- ✗ More than £2,000 for theft from garages or outbuildings

Wear and Tear

- ✗ Damage caused by everyday use, such as worn out furniture or carpets

Optional Covers - what is not insured:

- **Accidental damage**
 - Damage to computer software
 - The breakdown of an electrical appliance
- **Specified items**
 - Items owned by your landlord, or any other tenant (other than your family)
 - Accidental damage to items covered in the home only unless you have chosen optional accidental damage cover for your contents
 - Theft from unattended vehicles unless items are stored securely out of sight and the vehicle is locked
 - Theft of any bicycle away from your home, unless locked to an immovable object or within a locked building

Continued overleaf



Are there any restrictions on cover?

- ! Exclusions apply (see the document of insurance for the full list) if:
 - Your home is unoccupied for more than 30 days in a row
- ! We can only insure your total contents including any optional specified items up to a maximum of £50,000
- ! The limit of cover provided should be enough to cover all your contents as new (including any specified items) otherwise any claim may not be paid in full

Optional Covers:

- **Specified items** – we can only insure up to 10 specified items with a maximum limit of £5,000 for any one item up to a maximum of £20,000 in total



Where am I covered?

- ✓ At the insured address shown on your schedule – as long as it's within Great Britain (not Northern Ireland, Isle of Man & Channel Islands)
- ✓ Worldwide for optional specified items where you have chosen to cover the item outside the home



What are my obligations?

- At the start of the subscription cover you must give complete and accurate answers to any questions we may ask you
- You must let us know if your circumstances change either before your cover starts or during each subscription period of insurance via your online portal. This includes, if you move house, start a business from home, you increase your contents from what is shown on your schedule or if you leave your home unoccupied for more than 30 days in a row
- You must take care to keep your property in a good condition
- Monthly subscription premiums must be paid on time
- If you need to make a claim you must provide us with full details as soon as possible

Failure to meet your obligations could result in a claim being rejected, we may reduce the amount of payment we make or we may cancel your policy.



When and how do I pay?

This is a monthly insurance subscription, which you agree to pay by recurring payment authority using a debit or credit card. Your first payment will be due immediately when you subscribe to the first month's subscription and subsequent payments will be due on the same cover start date of each following month. If you joined on a day that does not exist in the next calendar month, your payment would be collected on the last day of the month.



When does the cover start and end?

The cover start and end date of each insurance subscription period will be shown in your schedule. Your monthly insurance subscription will continue automatically each month unless you tell us otherwise.



How do I cancel my subscription?

You may cancel your insurance subscription at any time by logging into your account. We'll refund any money you've paid less a charge for the time you've been on cover. If you cancel before your cover starts, no charges will be made.