

Tenants Contents Scheme – Comparison Document

Policy Wording

Section/Title (Policy Wording)	Previous Version	New Version
Throughout	Certificate	Policy
Introduction	n/a	New Statement: <ul style="list-style-type: none"> • you review the document periodically to ensure that the cover remains adequate and notify your broker without delay if any updates are required.
Claims	<u>How to make a claim</u> If you want to make a claim under this policy, please contact us on telephone number 0345 6046615 or 02920 558639	How to Make a Claim When contacting our claims team, please ensure you have your policy reference number available. We may record or monitor calls for training purposes or to improve the quality of our service. Underwriters Claims Representatives. Telephone: 01732 520 288 The claims helpline is open 24 hours a day, 365 days a year.
Claims – Other Insurance	3. Other insurance If You have any other insurance Certificates which cover the same loss, damage or liability as this Certificate, We will pay only our share of any claim.	Moved from General Conditions Other insurance We will not pay any claim if any loss, damage or liability covered under this insurance contract is also covered wholly or in part under any other insurance contract except in respect of any excess beyond the amount which would have been covered under such other insurance contract had this insurance contract not been effected.
Complaints	<u>Complaints and concerns</u> If you have any questions or concerns about your insurance or the handling of a claim you should, in the first instance, contact the Insurance Broker who arranged this insurance for you . <i>Please quote your Policy number in all correspondence so that your concerns may be dealt with speedily.</i> If your Insurance Broker is unable to resolve the complaint to your satisfaction by close of business the following day and your complaint	Updated Complaints procedure; separate sections for the following: <ul style="list-style-type: none"> • Policy Administration Enquiries – to your broker • Claims Administration Enquiries – to Underwriters Claims Representatives • Policy Administration Issues – to your broker • Claims Administration Issues – to Underwriters Claims Representatives (with contact number:

	<p>relates to a claim then you should contact:</p> <p>The Complaints Manager ERGO Versicherung AG, UK Branch MUNICH RE GROUP offices Plantation Place - 3rd floor 30 Fenchurch Street London EC3M 3AJ Phone 020 3003 7444 complaints@ergo-commercial.co.uk</p> <p>If you Insurance Broker or ERGO Versicherung AG, UK Branch remain unable to resolve the complaint to your satisfaction then you may also have the right to refer your complaint to:</p> <p>Authorised and regulated by the Financial Conduct Authority No. 311067 December 2016 4</p> <p>The Financial Ombudsman Service Exchange Tower, London, E14 9SR Phone: 08000 234 567 Email: complaint.info@financial-ombudsman.org.uk</p> <p>Making a complaint does not affect your right to take legal action, however, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced</p>	<p>01732 520 288)</p> <ul style="list-style-type: none"> Contact details for ERGO Complaints Manager removed Contact details for Channel Managing Agency Ltd Head of Compliance included Contact details for Complaints team at Lloyd’s included
<p>Data Protection Act</p>	<p><u>Data Protection Act 1998</u></p> <p>The data supplied by you will only be used for the purposes of processing your policy, including underwriting, administration and handling any claim which may arise. The data supplied will not be passed to any other parties other than those which we have mentioned herein.</p> <p>It is important that the data you have supplied is kept up to date. You should therefore notify us promptly of any changes. You are entitled upon the payment of an administration fee to inspect the personal data which we are holding about you. If you wish to make such an inspection, you should contact Legal Insurance Management Ltd, 1 Hagley Court North, The Waterfront, Brierley Hill, West Midlands, DY5 1XF.</p> <p>We may respond to enquiries by the Police concerning your policy in the normal course of their investigations. Where it is necessary to administer your policy effectively, to protect your interests, or for fraud prevention and detection purposes, We may disclose data you have supplied to</p>	<p><u>Data Protection Act 1998</u></p> <p>We may store Your information on a computer and use it for administration, risk assessment, research and statistical purposes, marketing purposes and for crime prevention (see further details below). We will only disclose Your personal details to third parties if it is necessary for the performance of Your contract with Us.</p> <p>In order to assess the terms of the insurance contract or administer claims that arise, we will need to collect data that the Data Protection Act defines as sensitive such as medical history or criminal convictions. By proceeding with this contract You will signify Your consent to such information being processed by the Underwriters or their agents.</p> <p>We will keep Your information secure at all times. In certain circumstances, for example for systems administration purposes, we may have to</p>

	other third parties such as solicitors, other insurers, law enforcement agencies and similar.	transfer Your information to another country, which may be a country outside the European Economic Area ("EEA"). By proceeding with Your insurance application, we will assume You are agreeable for Us to transfer Your information to a country outside the EEA.
Definitions – Defined Perils – Subsidence	n/a	Items f and g moved into correct alphabetical order
Definitions – We/Us/Our/Underwriters	We/Us/Our/Underwriters ERGO Versicherung AG (UK Branch), AmTrust Europe Limited and Certain Underwriters at Lloyd' s	We/Us/Our/Underwriters Channel Syndicate 2015
General Exclusions	<u>Northern Ireland Overriding Exclusion clause</u>	Removed
General Exclusions	<u>SEVERAL LIABILITY CLAUSE</u>	Removed
Insurance Contract	<p>Insurance Contract</p> <p>Under this certificate Commercial Express Quotes Ltd are acting solely as underwriting agents on behalf of the subscribing underwriters with no liability under this Certificate. This is to certify that authorisation has been granted to Commercial Express Quotes Ltd under Contract Numbers JRPCX1702B1021 - ERGO Versicherung AG (UK Branch) 50% for their proportion, UKBPY1700016 - AmTrust Europe Limited 30% for their proportion and JRPCX1702B3004 & JRPCX1702B3005 - Certain Underwriters at Lloyd's 20%.</p>	<p>Insurance Contract</p> <p>Under this Policy Commercial Express Quotes Ltd are acting solely as underwriting agents on behalf of the subscribing underwriters with no liability under this Policy.</p> <p>This is to certify that authorisation has been granted to Commercial Express Quotes Ltd under contract number B1262BW0231618 by Channel Syndicate 2015 which is managed by The Channel Managing Agency Ltd, company number 08614385, whose registered office is 10 Lime Street, London, EC3M 7AA and which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.</p>