

**Tenants contents insurance** 









# Renting a property can be a daunting prospect

It's important to ensure that your personal possessions, as well as the contents and items that you are held responsible for, are fully protected.

### How does it work?

Stride can provide you with a specialist policy, designed specifically to meet the needs of the modern tenant. Normal household contents insurance policies will not offer the variety of cover and protection that is considered necessary.

#### Contents including accidental damage cover, fire and theft

■ Provides cover for the contents of your home in the event of damage that is caused by an insurable peril such as fire or theft.

#### Cover for personal belongings

If selected provides cover for personal effects when taken outside the home.

### Accidental damage to landlord's contents (if you are responsible)

Your tenancy agreement may state that you are responsible for any items the landlord leaves at the property. This policy will cover accidental damage to these items and may protect your deposit.

#### Legal expenses

■ Up to £50,000 legal costs for disputes.

#### Bicycle insurance

 Cover for accidental loss or damage can be arranged for bicycles up to £500 when kept in outbuildings or taken away from the home.

### Occupiers liability Up to £2,000,000

In respect of your legal liability to pay damages, claimants' costs and expenses for accidental bodily injury, illness, accidental loss of or damage to property.

Other policy benefits include free advice on personal legal and taxation matters where applicable.

## Significant features and benefits

Cover is provided for an extensive list of perils such as fire, storm, flood and theft - please see policy wording at: www.stride.co.uk/tenants-contents

In addition, cover is provided for:

- Accidental damage to mirrors and fixed glass (up to £2,500)
- Accidental damage to audio, video and computer equipment (up to £2,500)
- Contents temporarily removed from the home (up to £2,500)
- Contents in outbuildings (up to £2,500) and in the open (up to £500)
- Replacement locks if keys are lost or stolen (up to £250)
- Spoilage of food in freezers (up to £300)
- Loss of domestic fuel (up to £500)
- Loss of metered water (up to £1,000)
- Payment of rent and alternative accommodation following an insured loss (up to 20 per cent of your Contents Sum Insured)
- Tenants' liability following accidental damage to the landlords buildings and contents (up to £2,500)
- Damage caused by emergency access
- Your liability as occupier, employer, tenant and in a personal capacity

This is a summary of cover provided by our tenants' contents insurance and does not contain the full terms and conditions of the policy, which can be downloaded from our website.

## Get a quick quote in 3 simple steps

- 1. Visit www.stride.co.uk/tenants-contents
- 2. Complete our simple quote request form, using the reference number on the back of this leaflet
- 3. One of our let property experts will contact you to arrange the right cover for your tenancy







## Go online or call now to arrange your new policy

Visit www.stride.co.uk/tenants-contents or call 0800 804 6156. Lines are open 9am to 5pm Monday to Friday.

- Have details of your home and belongings to hand, including any individual items with a value of over £2,000
- Provide details of any claims or losses you have suffered over the last 5 years
- Instant cover can be arranged
- We accept payment by debit card, credit card or cheque

### Why choose Stride?

Because we're the experts.

When you take out tenants' cover with Stride, you can rest assured that your personal items are covered without excessive premiums to pay.

Stride has over 40 years' experience in the UK property insurance market and offers superior service from fully trained, friendly staff based at our modern business centre in Hampshire.

We are committed to helping you arrange the best cover available that fits your budget, so call now or go online for more details.

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When contacting us please quote the reference: