

STUFFCOVER

POLICY SUMMARY

This insurance policy is designed to protect your stuff against theft or damage when you're lending it to others. This document provides key information about your **GUARDHOG** policy. Please note the full terms and conditions of the contract can be found in your policy wording and schedule.

GUARDHOG insurance in a nutshell

While **your stuff** is lent to a **paying borrower we** will insure **your stuff** against theft or physical damage which happens during the **period of insurance**

We will cover **you** against any claim for compensation which **you** legally have to pay, as owner of the **stuff**, following an accident which happens during the **period of insurance** and causes bodily injury.

Significant limitations and exclusions of this policy

1. You will have to pay an initial amount for each claim made by you under the policy. Your schedule will show the specific excesses applicable to you. It is normally £250
2. You have an obligation to take reasonable steps to protect your property against loss or damage. You must also keep any possessions insured under this policy in good condition and repair
3. **We** do not cover loss or damage while **your stuff** is in transit to or from **your paying borrower**.
4. **We** do not cover accidental loss
5. We do not cover loss or damage caused by general wear and tear

Your side of the bargain

Please take care when providing any information we ask for and ensure that it is accurate, complete and up-to-date. Tell us if this information changes. If you are in any doubt, please contact **GUARDHOG** by emailing us at info@guardhog.com. We will tell you if a change in information affects your insurance.

Always try to prevent accident or injury and protect your possessions against theft or damage. Not doing so can mean a claim is more likely or is worse than it should have been.

Duration of contract

Each stuff cover contract is for a specific period. You must ensure you purchase your cover before your stuff is lent to a paying borrower. You must purchase cover to insure the entire period your item is lent to a paying borrower. Cover begins on the day of let through to 11:59am on the day of return.

Cancellation

We will refund your premium in full if, for any reason, you feel that this insurance is not right for you.

To receive a refund you need to cancel this policy before your paying borrower takes possession of your stuff.

How to make a claim

Please tell **GUARDHOG** on 0207 199 3256 as soon as possible if something has happened which may result in a claim. **GUARDHOG** will then take you through the next steps to making a claim either under your underlying household insurance policy or this policy.

For all claims you will need to provide your **GUARDHOG** policy number and full details of the claim, including the incident date, amount claimed and circumstances.

Any complaints? Any questions?

If you have a complaint, you can contact us using the details below and we will ensure your complaint is directed to the relevant provider's complaints handling department.

GUARDHOG Complaints, 1a May Road, Twickenham TW2 6QW, UK

By phone: 0207 199 3258

By email: info@guardhog.com

If you are not satisfied with the way your complaint has been handled, you may ask the Financial Ombudsman Service to review your case without affecting your statutory rights. Full details are available at www.financial-ombudsman.org.uk.

