

Tenants Insurance

Insurance Product Information Document



Great Lakes Insurance UK Limited

Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and registered office address is 1 Fen Court, London, United Kingdom, EC3M 5BN. Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859. You can check this on the Financial Services Register by visiting <https://register.fca.org.uk/s/>.

ERGO UK Specialty Limited

ERGO UK Specialty Limited is a company incorporated in England and Wales with company number 04516776 and registered office address is 1 Fen Court, London, United Kingdom, EC3M 5BN. ERGO UK Specialty Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 435184. You can check this on the Financial Services Register by visiting <https://register.fca.org.uk/s/>.

Product: Contents Insurance
Incorporating Tenancy Liability
Section 1: Contents

This document provides a summary of the cover provided and key information relating to this insurance policy. Full details can be found in your policy documentation, which will be issued to you upon purchase of the insurance and is also available online at homelet.co.uk or by request.

What is this type of insurance?

Tenants Contents Insurance, if shown as operative on the policy schedule, covers contents within your home against loss or damage from specific events. For example; (fire, storm, theft or escape of water). For a full list of what is and isn't covered please refer to the policy wording. It is underwritten by ERGO UK Specialty Limited on behalf of Great Lakes Insurance UK Limited (ERGO).



What is insured?

Contents Insurance

- ✓ Contents, up to £50,000 as standard
- ✓ Contents temporarily removed from the home, up to £10,000
- ✓ Accidental damage in the home to electrical equipment & glass
- ✓ Replacement of external door locks and keys:
 - Theft up to £1,000
 - Loss up to £200
- ✓ Household removals up to the maximum claim limit
- ✓ Public and personal liability up to £2,000,000
- ✓ Student belongings up to £1,000
- ✓ Food in freezer and refrigerator up to £1,000
- ✓ Money (up to £500) and Credit Cards (up to £200) within the home
- ✓ Guests' personal belongings up to £2,500
- ✓ Home Improvements up to £1,000
- ✓ Special Events, 10% increase of the maximum claim limit
- ✓ Fatal injury up to £5,000
- ✓ Shopping in transit up to £400
- ✓ Garden Cover up to £500
- ✓ Damage caused by Domestic pets (£100 Compulsory Excess)

Optional Extras

These will be shown on your schedule if chosen:

- Extended accidental damage
- Unspecified personal belongings
- Specified personal belongings
- Pedal cycle extension
- Personal legal protection



What is not insured?

- ✗ Any malicious act, theft or attempted theft by you, your family or any person lawfully in your home
- ✗ Your policy does not cover claims arising from wear & tear or anything that happens gradually
- ✗ Damage caused by malicious damage, escape of water or oil, theft or attempted theft, loss of metered water or oil, and accidental damage where the home remains unfurnished or unoccupied for more than 60 consecutive days
- ✗ Guests' belongings covered under another policy are excluded



Are there any restrictions on cover?

- ! Cover is only available for theft or attempted theft, when force causing damage to the main building of the home is used to get in or out the building
- ! Cover is restricted to £300 for mobile phones
- ! Cover is restricted to £500 if items are stolen from an unsecured outbuilding or garage
- ! Cover is restricted to £2,500 if items are stolen from a secured outbuilding or garage
- ! We will not reimburse you in relation to any damage or loss resulting from criminal acts, wear & tear, poor maintenance, negligence or fraud
- ! Cover is restricted to £5,000 for theft of jewellery unless from a locked safe when not being worn
- ! Accidental damage in the home to musical instruments and devices intended to be handheld including e-readers, smart phones, netbooks, tablet computers, MP3 players, satellite navigation systems and laptop computers is excluded under accidental damage in the home to electrical equipment and glass extension.



Where am I covered?

- ✓ This cover is specifically designed for tenanted properties in Great Britain or Northern Ireland. It will cover your contents within the boundaries of your home. Any items temporarily removed from your home will also be covered within the United Kingdom, the Isle of Man or the Channel Islands.
- ✓ Where purchased, cover for unspecified personal possessions, specified possessions and pedal cycles is provided on a new-for-old basis within the European Area. Cover is also provided, anywhere else in the world, for up to 60 days.



What are my obligations?

- You must provide us with honest, accurate and complete information and inform us without delay of any changes in your circumstances.
- In the event of a claim, you must notify us as soon as possible:
 - You will need to let us negotiate, defend or settle any disputes or claims on your behalf. You will also need to let us take legal action in your name to get back any payment we have made under this policy.
 - Reports of loss or suspected theft or malicious damage must be reported to the police as soon as reasonably possible.
- It's really important that you don't throw away any damaged items until advised by us to do so.
- It's really important that you are honest with us when you are buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially or us suffer a financial loss is fraud and increases the cost of insurance for all customers.
- In some cases, the insurer may apply an endorsement to the policy, setting out, for example security requirements. It's really important that you follow any terms set out in endorsements, if you don't, you may not be covered in the event of a claim. If any endorsements apply to you, these will be explained to you (or displayed on-line) before you buy and will also be shown on your insurance schedule.
- If you need to make a claim on your policy you should call us on 0330 333 7230 between 9am - 5:30pm Monday to Friday.



When and how do I pay?

Cover can be paid for on an annual or monthly basis, please check your certificate of insurance for confirmation of your payment amounts. Monthly payments are subject to a £2.99 administration fee.

Cover can be paid for via direct debit, debit card or credit card.



When does the cover start and end?

Tenant Contents Insurance is available for 12 months, after which the policy may be renewed for a further 12 months, until the policy is cancelled by you.

Please check your Policy Schedule for confirmation of your cover dates.



How do I cancel the contract?

You can cancel your policy at any time by phone, email or post.

Cancellation within 14 days

You have 14 days from either the purchase date of the policy or the date you receive the policy document (whichever date is later) to cancel the cover.

Providing a claim has not been made or is pending, a full refund of premium will be provided.

Cancellation after 14 days

If you wish to cancel after the 14 day cooling off period, please contact HomeLet who you bought your policy from. Providing no claims have been made or pending you will be entitled to a refund of the premium, less a proportional deduction for the time cover has been provided.

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HomeLet

Product: Contents Insurance
Incorporating Tenancy Liability
Section 2: Tenancy Liability

This document provides a summary of the cover provided and key information relating to this insurance policy. Full details can be found in your policy documentation, which will be issued to you upon purchase of the insurance and is also available online at homelet.co.uk or by request.

What is this type of insurance?

This policy covers your legal liability under a tenancy agreement against loss or damage to the Landlords Property, which is within your home. For a full list of what is and isn't covered please refer to the policy wording. This insurance is underwritten by ERGO UK Specialty Limited on behalf of Great Lakes Insurance UK Limited (ERGO).



What is insured?

Liability Insurance

- ✓ Your legal liability under a tenancy agreement, up to £10,000
- ✓ Pet Damage to your landlords contents (£100 Compulsory Excess)



What is not insured?

- ✗ Any malicious act, theft or attempted theft by you, your family or any person lawfully in your home
- ✗ Your policy does not cover claims arising from wear & tear or anything that happens gradually



Are there any restrictions on cover?

- ! Damage while your home is unoccupied or unfurnished



Where am I covered?

- ✓ This cover is specifically designed for tenanted properties in Great Britain or Northern Ireland. It will cover your liability under a tenancy agreement for the furniture, fixtures and fittings of the Landlord, which are within your home.



What are my obligations?

- You must provide us with honest, accurate and complete information and inform us without delay of any changes in your circumstances.
- In the event of a claim, you must notify us as soon as possible:
 - – You will need to let us negotiate, defend or settle any disputes or claims on your behalf. You will also need to let us take legal action in your name to get back any payment we have made under this policy.
 - – Reports of loss or suspected theft or malicious damage must be reported to the police as soon as reasonably possible.
 - • It's really important that you don't throw away any damaged items until advised by us to do so.
- It's really important that you are honest with us when you are buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially or us suffer a financial loss is fraud and increases the cost of insurance for all customers.
- In some cases, the insurer may apply an endorsement to the policy, setting out, for example security requirements. It's really important that you follow any terms set out in endorsements, if you don't, you may not be covered in the event of a claim. If any endorsements apply to you, these will be explained to you (or displayed on-line) before you buy and will also be shown on your insurance schedule.
- If you need to make a claim on your policy you should call us on 0330 333 7230 our lines are open between 9am -5:30pm Monday to Friday.



When and how do I pay?

Cover can be paid for on an annual or monthly basis, please check your certificate of insurance for confirmation of your payment amounts. Monthly payments are subject to a £2.99 administration fee.

Cover can be paid for via direct debit, debit card or credit card.



When does the cover start and end?

Tenant Contents Insurance is available for 12 months, after which the policy may be renewed for a further 12 months, until the policy is cancelled by you.

Please check your Policy Schedule for confirmation of your cover dates.



How do I cancel the contract?

You can cancel your policy at any time by phone, email or post.

Cancellation within 14 days

You have 14 days from either the purchase date of the policy or the date you receive the policy document (whichever date is later) to cancel the cover.

Providing a claim has not been made or is pending, a full refund of premium will be provided.

Cancellation after 14 days

If you wish to cancel after the 14 day cooling off period, please contact HomeLet who you bought your policy from. Providing no claims have been made or pending you will be entitled to a refund of the premium, less a proportional deduction for the time cover has been provided.

Tenants Insurance

Insurance Product Information Document

Company: Arc Legal Assistance Limited is registered in England & Wales and is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958.

Product: Personal Legal Protection
Section 6

This insurance is managed and provided by Arc Legal Assistance Limited and underwritten by AmTrust Specialty Limited. AmTrust Specialty Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189.

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?

Personal Legal Protection provides insurance to cover up to £100,000 for advisers' costs for certain types of legal action(s) as detailed in this document, your policy wording and your insurance schedule.



What is insured?

We'll cover a legal advisers' costs to help you pursue or defend a claim in the following situations:

- ✓ **Consumer Pursuit:** To pursue a legal action following a breach of a contract you have for buying or renting goods or services for your private use.
- ✓ **Consumer Defence:** To defend a legal action brought against you following a breach of a contract you have for selling your own personal goods.
- ✓ **Personal Injury:** To pursue a legal action following an accident resulting in your personal injury or death against the person or organisation directly responsible.
- ✓ **Clinical Negligence:** To pursue a legal action for damages following clinical negligence resulting in your personal injury or death against the person or organisation directly responsible.
- ✓ **Employment Disputes:** To pursue a legal action brought before an Employment Tribunal (or its equivalent in Scotland, Northern Ireland, the Channel Islands or the Isle of Man) against an employer or ex-employer for breach as an employee of your contract of employment or legal rights under employment laws.
- ✓ **Property Infringement:** To pursue a legal action for nuisance or trespass against the person or organisation infringing your legal rights in relation to your main home.
- ✓ **Property Damage:** To pursue a legal action for damages against a person or organisation that causes physical damage to your main home.
- ✓ **Property Sale and Purchase:** To pursue or defend a legal action arising from a breach of a contract for the sale or purchase of your main home.
- ✓ **Tax:** Accountancy fees if you are subject to an HM Revenue and Customs Full Enquiry into your personal Income Tax position.
- ✓ **Data Protection:** To pursue a legal action against a person or organisation for breach of data protection legislation which has resulted in you suffering a financial loss.
- ✓ **Legal Defence:** To defend your legal rights:
 - Arising out of your work as an employee.
 - Arising out of a formal investigation or disciplinary hearing brought against you by any trade association or professional or regulatory body.
- ✓ **Jury Service:** The loss of your normal income if you're off work while attending Jury Service.



What is Not insured?

- ✗ Events that started before the policy began.
- ✗ Any legal action if there are no prospects of success. This is where you do not have a 51% or greater chance of winning the case and achieving a successful outcome.
- ✗ Claims for Consumer Pursuit or Consumer Defence if the amount in dispute is less than £125 (plus VAT). We also won't cover claims where the amount in dispute is lower than the estimated advisers' costs to act for you.
- ✗ Claims relating to disputes with anyone you live with or have lived with; nor any costs covered by another insurance policy.
- ✗ Any advisers' costs or any other costs and expenses incurred which have not been agreed in advance or are above those for which we have given our prior written approval.



Are there any restrictions on cover?

- ! **Qualifying Period:** There is a 90 day qualifying period for claims for Employment Disputes, and a 180 day qualifying period for claims for Property Infringement. We will not cover any incidents arising within this time.
- ! **Freedom of Choice:** Only at the point it may be necessary to start court proceedings do you have the right to choose an adviser of your own choice to act for you. Should you choose to do so, we will only pay standard advisers' costs up to £100 per hour plus VAT (this may vary from time to time at our discretion). It is important that if you decide to choose your own adviser that you ensure they are suitably experienced and competent to act on your behalf, we will not be able to provide any advice or guidance in relation to choosing a non-panel adviser.
- ! **Withdrawn Claims:** If you withdraw from the legal action without our consent, you're responsible for any advisers' costs.



Where am I covered?

- ✓ Claims which arise, or where proceedings are brought in The United Kingdom, the Channel Islands and the Isle of Man.



What are my obligations?

- You must notify claims as soon as possible once you become aware of the incident and, in any event, within 180 days of you becoming aware of the incident.
- You must supply, at your own expense, all of the information which we reasonably require to decide whether a claim may be accepted.
- You shall supply all information requested by the adviser and us.
- You must gain our consent before incurring any legal advisers' costs.
- If you're making a claim on your Legal Expenses Insurance, please call 0344 770 1040 our lines are open 24/7.



When and how do I pay?

This insurance is distributed through your Insurance Intermediary. Please refer to the documentation provided to you when you took out this insurance to understand when and how you pay for this insurance.



When does the cover start and end?

Please refer to your schedule or similar documentation provided to you by your Insurance Intermediary to confirm when the insurance cover starts and ends as well as details of how your insurance is renewed.



How do I cancel the contract?

If you have taken out this insurance as an optional add-on, you may cancel this insurance at any time by contacting your Insurance Intermediary and providing 14 days' notice. If you exercise this right within 14 days of taking out this insurance, You will receive a refund of premium provided you have not already made, and do not intend to make, a claim against the insurance. If you cancel at any time after the first 14 days, you will be entitled to a refund of premium proportionate to the unexpired term of this insurance provided that you have not made, and do not intend to make, a claim.

If this insurance is provided automatically as part of your main insurance contract, it cannot be cancelled in isolation. For details on how to cancel your main insurance contract please contact your Insurance Intermediary. More information about your cancellation rights, any applicable administration charges and the reasons we can cancel the policy is included with your policy documents.