

Tenants Insurance

Insurance Product Information Document

HomeLet

Company: ERGO UK Specialty Limited on behalf of Great Lakes Insurance UK Limited (ERGO). ERGO UK Specialty Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register no 435184. Great Lakes Insurance UK Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register no 955859.

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 30 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 £1.99 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.