

# 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 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](http://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 if 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 £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.