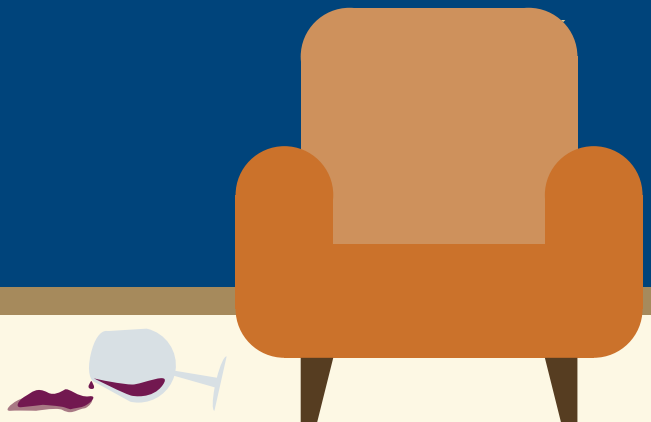


Protection for Tenants

Policy wording



A guide to your policy

Section guide

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Your policy schedule which is enclosed separately shows which of the following sections you have selected. It also indicates whether the minimum standard of protection endorsement applies to you	
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Policy conditions

Welcome to HomeLet, here's your new policy

Your policy schedule sets out which sections of cover you have purchased and your sums insured. The policy, your schedule and any endorsement pages should be read together as one document. Please examine them to make sure they give you the protection according to your present needs. If at any time you wish to add to your cover or revise the cover you currently have, then please let HomeLet know – your policy is designed for easy amendment or extension and an updated schedule or endorsement page will be issued each time there is an alteration to sums insured or cover.

HomeLet's promise of service

Your policy is administered by HomeLet on behalf of the Insurers listed below. HomeLet is a trading name of Barbon Insurance Group Limited.

HomeLet aims to provide all their customers with a first class standard of service. Should you wish to contact them or if you are unhappy with the service you receive, or have any cause for dissatisfaction you should in the first instance contact them by writing to:

HomeLet Customer Service Department
Hestia House
Unit 2 Edgewest Road
Lincoln
LN6 7EL

Alternatively, you can telephone Homelet's Customer Service Department on 0800 035 8258

Or send an e-mail to enquiries@homelet.co.uk

Or visit Homelet's website at www.homelet.co.uk

When contacting HomeLet please quote your policy number.

Privacy notice

For the purpose of this notice You and Your are defined as the person or people shown in the Schedule as the policyholder.

We are Ageas Insurance Limited and are part of the Ageas group of companies. The details provided here are a summary of how **we** collect, use, share, transfer and store **your** information. For **our** full Privacy Policy please visit **our** website www.ageas.co.uk/privacy-policy or contact **our** Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA or by emailing thedpo@ageas.co.uk.

Homelet will have their own uses for **your** personal data. Please ask Homelet if **you** would like more information about how they use **your** personal information.

Collecting your information

We collect a variety of personal information about **you** including **your** name, address, contact details, date of birth, credit history, criminal offences, claims information and IP address (which is a unique number identifying **your** computer). Where relevant, **we** also collect special categories of personal information (which was previously known as sensitive personal information) such as details regarding **your** health.

We also collect information from a number of different sources for example: publically available sources such as social media and networking sites; third party databases available to the insurance industry; firms, loss adjusters and/or suppliers appointed in the process of handling a claim.

Using your information

The main reason **we** collect **your** personal information and/or special categories of personal information is because **we** need it to provide **you** with the appropriate insurance quotation, policy and price as well as manage **your** policy such as handling a claim or issuing documentation to **you**. **Our** assessment of **your** insurance application may involve an automated decision to determine whether **we** are able to provide **you** with a quotation and/or the price. If **you** object to this being done, then **we** will not be able to provide **you** with insurance.

We will also use **your** information where **we** feel there is a justifiable reason for doing so for example: to prevent and detect fraud and financial crime (which may include processes which profile **you**); collecting information regarding **your** past policies; carrying out research and analysis (including profiling); and recording and monitoring calls.

If **you** have given **us** such information about someone else, **you** would have confirmed that **you** have their permission to do so.

Sharing your information

We share **your** information with a number of different organisations which include, but are not limited to: other insurers; regulatory bodies; carefully selected third parties providing a service to **us** or on **our** behalf; fraud prevention and credit reference agencies and other companies, for example, when **we** are trialling their products and services which **we** think may improve **our** service to **you** or **our** business processes.

Unless required to by law, **we** would never share **your** personal data without the appropriate care and necessary safeguards being in place.

Keeping your information

We will only keep **your** information for as long as is necessary in providing **our** products and services to **you** and/or to fulfil **our** legal and regulatory obligations. Please refer to **our** full Privacy Policy for more information.

Use and storage of your information overseas

Your information may be transferred to, stored and processed outside the European Economic Area (EEA). We will not transfer your information outside the EEA unless it is to a country which is considered to have equivalent data protection laws or we have taken all reasonable steps to ensure the firm has suitable standards in place to protect **your** information.

Your rights

You have a number of rights in relation to the information **we** hold about **you**, these rights include but are not limited to: the right to a copy of **your** personal information **we** hold; object to the use of **your** personal information; withdraw any permission **you** have previously provided and complain to the Information Commissioner's Office at any time if **you** are not satisfied with **our** use of **your** information. For a full list of **your** rights please refer to the full Privacy Policy.

Please note that there are times when **we** will not be able to delete **your** information. This may be as a result of fulfilling **our** legal and regulatory obligations or where there is a minimum, statutory, period of time for which **we** have to keep **your** information. If **we** are unable to fulfil a request, **we** will always let **you** know **our** reasons.

Marketing

HomeLet may use personal information, and information about **your** use of **our** products and services, to carry out research and analysis.

HomeLet will only use personal information to market **our** products and services to **you** if you agree to this.

Monitoring and recording

We and HomeLet may record or monitor calls for training purposes, to improve the quality of our service and to prevent and detect fraud. **We** and HomeLet may also use CCTV recording equipment in and around our premises.

What this means to you

This clarifies how we collect, store, process and share your data.

If things go wrong

Whilst both HomeLet and the Insurers will make every effort to maintain the highest standards, they recognise that there may be some occasions when they fail to satisfy the particular requirements of their customers. They therefore have in place procedures to investigate and remedy any area of concern. In such circumstances they promise:

- To acknowledge any complaint in 5 days or less
- To have the issues reviewed by a person of appropriate seniority and authority
- To identify the person managing your complaint in their original letter of response
- To respond fully to your concern or complaint within a maximum of 28 days. If for any reason this is not possible, they will write to you promptly to explain why they have been unable to finalise the matter quickly. They will also let you know when they will contact you again

If you still feel they have been unable to resolve the matter to your satisfaction then please write to the insurer direct, full details of which are provided on page 5.

Ageas Insurance Limited will respond to any complaint on behalf of both Insurers under the Contents insurance.

If you are still unhappy following receipt of the Insurers final response, you may be eligible to refer the dispute to: The Financial Ombudsman Service, the address is:

The Financial Ombudsman Service
Exchange Tower,
London
E14 9SR
Tel: 0800 023 4567

14 day Money Back Guarantee – applicable to retail customers only

Should the cover provided by this policy not meet with your requirements we agree to refund any premium paid, in full, subject to your written notification to us within 14 days of receipt of the policy documentation provided that

a a claim has not been made and

b no incidents have arisen that could result in a claim under the policy.

Financial Services Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to receive compensation if Ageas Insurance Limited are unable to meet their obligations. Full details are available from the FSCS (www.fscs.org.uk). Propgen Insurance Limited is not covered by the FSCS.

If you take any of the action mentioned, it will not affect your right to take legal action.

Telephone calls may be recorded.

HomeLet insurance policy

The Contents section of your policy is underwritten by the following insurers:

The Insurers	Proportion
<p>Ageas Insurance Limited Registered Number 354568 Registered in England and Wales Registered Office address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA www.ageas.co.uk Member of the Association of British Insurers Ageas Insurance Limited is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority</p>	50%
<p>Propgen Insurance Limited Registered Number C37777 Registered in Malta Registered Office: The Hedge Business Centre Level 3, Triq Ir-rampa Ta' San Giljan Balluta Bay, St. Julians Malta, STJ 1062 Authorised and regulated by the Malta Financial Services Authority</p>	50%

Insurance policy

How to make a Claim

In the event that you need to make a claim simply telephone the claims line on **0330 333 7230**, lines are open Monday to Friday, 9am - 5pm.

Law Applicable to this Contract

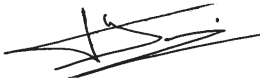
The parties to a contract of insurance covering a risk in the United Kingdom are allowed to choose the law applicable to that contract. The law applicable to this contract will be that of the country where the policyholder is usually resident where this is within the United Kingdom. Otherwise English law will apply.

Definition of Words

At the beginning of each Section of your policy certain words have been defined. Defined words have the same meaning wherever they are used in that section or your policy schedule and they and other important words are highlighted by the use of bold print. **Insurers/Our/The Company/Us/We** means the Insurers described in the paragraph headed 'The Insurers' above.

In consideration of the person or persons named as the Insured in the Policy Schedule (You) paying to the Insurers the First Premium mentioned in the Policy Schedule the Insurers severally agree each for the proportion set against its name to insure in the manner and to the extent provided for in the respective sections specified in the Policy Schedule in respect of events occurring during the Period of Insurance set out in the Policy Schedule or any subsequent period for which You shall pay and We shall accept the premium required.

The liability of each of the Insurers individually shall be limited to the proportion set against its name Signed by the Leading Office for and on behalf of the Insurers.



François-Xavier Boisseau – CEO, Insurance
Ageas Insurance Limited

General conditions (which apply to the whole policy)

1. **We** will act in good faith in all our dealings with you. Equally the payment of claims is dependent on:

Your own observance of the following:

- a) taking reasonable steps to safeguard against accident, injury, loss or damage
- b) notifying us as soon as reasonably possible of any change of address of your permanent residence
- c) advising us if your **Home** is loaned or let while all members of your **Household** are living elsewhere for more than 30 consecutive days
- d) reporting to **us** as soon as reasonably possible any incident which may result in a claim under this policy
- e) forwarding to us every writ, summons, legal process or other communication in connection with the claim immediately upon receipt
- f) giving all necessary information and assistance that **we** may require
- g) not admitting liability or making an offer or promise of payment without our written consent
- h) notifying the police as soon as you become aware of
 - the fact that any insured property has been lost outside your **Home**
 - loss or damage caused by theft
 - loss or damage caused by malicious act

Your recognition of our right:

- i) to take over and deal with in your name the defence or settlement of any claim
- j) to take proceedings in your name, but at **our** expense, to recover for **our** benefit the amount of any payment made under this policy
- k) to avoid paying any claim which is in any respect fraudulent

- l) to settle your claim on a proportionate basis if you have other insurance covering the same loss, damage or liability
- m) where **we** have accepted a claim but the amount to be paid is in dispute - to refer the matter to an independent arbitrator acceptable to the parties involved. This does not affect your right to refer also to the Insurance Ombudsman

Any other person entitled to claim the benefit of this policy must also observe its terms and conditions.

2. The Sum Insured for each item shown on your Schedule will be adjusted monthly by the latest percentage change in the Consumer Durables Section of the Government's Retail Price Index or other appropriate index. No additional premium during the current period of insurance will be required for this adjustment.
- At each renewal the premium will be recalculated on your new **Sum Insured** and will be shown on your renewal invitation.

3. Cancellation

- a) You may cancel the policy at any time by letter
- b) **We** may cancel your policy or any section by sending 7 days notice by recorded delivery to your last known address
- c) If the premium is payable by instalments and a payment is not made, your policy will be automatically cancelled. We are not obliged to give you notice of this cancellation
- d) In the event of cancellation, any return of premium will depend on how long the policy has been in force, and whether any claims have been made.

General Exclusions (which apply to the whole policy)

This policy does not insure any destruction of or loss of or damage to any property or any consequential loss or any legal liability directly or indirectly caused by, or contributed to, by, or arising from

1. Radioactive contamination

- a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component

2. War risks

War, invasion, act of foreign enemy, hostilities, (whether war be declared or not), civil war, rebellion, revolution or military or usurped power.

3. Sonic bangs

Pressure waves caused by aircraft and other aerial devices

4. Deliberate acts or omissions

Any deliberate act or omission of adult members of your **Household** which could reasonably have been expected by them having regard to the nature and circumstances of such act or omission

5. Pollution

Any general liability under the Liability Cover to this Policy for pollution or contamination other than caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific time and place during the Period of Insurance

- a) all pollution or contamination which arises out of one incident will be deemed to have happened at the time such incident took place
- b) the liability of the **company** for all damages other than liquidated damages payable in respect of all pollution or contamination which is deemed to have happened during the Period of Insurance will not exceed the Sum stated in The Appendix to the Liability Cover as the Amount of Indemnity for any one Event

For the purpose of this Exclusion — pollution or contamination means

- i) all pollution or contamination of Buildings or other structures or of water or land or the atmosphere and
- ii) all loss or damage or injury directly or indirectly caused by such pollution or contamination

6. Date Recognition

Any claim of whatsoever nature which arises directly or indirectly from or consists of the failure or inability of any

- a) electronic circuit microchip integrated circuit microprocessor embedded system hardware software firmware program computer data processing equipment telecommunication equipment or systems or any similar device
- b) media or systems used in connection with any of the foregoing whether the property of the Insured or not at any time to achieve any or all of the purposes and consequential effects intended by the use of any number symbol or word to denote a date including without limitation the failure or inability to recognise capture save or retain or restore and/or correctly to manipulate interpret transmit return calculate or process any date data information command logic or instruction as a result of:
 - i) recognising using or adopting any date day of the week or period of time otherwise than as or other than the true or correct date day of the week or period of time
 - ii) the operation of any command or logic which has been programmed or incorporated into anything referred to in a and b above
- b) Legal expenses or legal benefits or liability arising from (a) above.

Provided always that this General Exception shall not apply

- 1 to any claim for subsequent loss or destruction of or damage to any property otherwise indemnifiable by this Policy
- 2 to any claim made arising under insurance in respect of Employers Liability if provided by this Policy

Section 1 contents

Definition of words

Contents

What is included

- a Household furniture and furnishings, clothing and personal belongings subject to the following limitations:
 - Pedal Cycles up to £200 in value any one cycle
 - **Money** up to £100 in total value
 - **Valuables** in total up to 33.1/3 per cent of the **Sum Insured on Contents**
 - Films, tapes, cassettes, cartridges, records or discs up to their value as unused material or where purchased pre-recorded at maker's latest list price
- b Oil contained in a fixed installation
- c Metered domestic water

All owned by or the responsibility of members of your **Household** or owned by your domestic staff.

Credit Cards

Credit, cheque, debit, charge or cash cards belonging to any members of your **Household**.

Incident Excess

The sum shown in your schedule which is the amount to be deducted from your claim for loss or damage resulting from the same incident and insured under sections 1 or 2 of this Policy.

Home

The property, including domestic outbuildings, occupied either in part or in whole as your private residence situated at the address shown in your current policy schedule.

Household

What is included

You, your partner and all members of your/their family permanently living in your **Home**.

What is not included

Motor Vehicles, caravans, trailers, aircraft, watercraft or parts and accessories while attached to or in any of them

- Any part of the structure of **Your Home**
- Animals
- Contact Lenses
- Property held for business or professional purposes
- Property owned by your domestic staff which is insured elsewhere
- Mobile telephones
- Pagers.

What is not included

Boarders, lodgers, paying guests.

Money

Cash, bank or currency notes, bankers' drafts, cheques, postal and money orders, securities or current stamps and travel tickets.

Sum Insured

The amount shown in your current schedule or subsequent renewal invitation, for which your **Contents** are insured and, subject to index linking, being the maximum amount we will normally pay in respect of a claim for **Contents**.

Unoccupied

When your private residence is not being lived in by anyone with your permission, or is insufficiently furnished for normal habitation.

Valuables

Items composed of precious metals or precious stones, jewellery, watches, furs, curios and works of art.

Motor Vehicle

What is included

Any electrically or mechanically powered vehicle including models and toys.

What is not included

Gardening implements and pedestrian controlled models and toys.

Audio and Video Equipment

What is included

Radio and television equipment, personal computers, record, disc and cassette players and recorders, video cassette players and recorders and accessories of all the foregoing.

What is not included

Radio transmitters, telephones and video cameras.

Value

The amount of money you would have received by selling the article or property immediately prior to the loss or damage occurring.

Section 1 contents (continued)

We will pay:

1. Events insured
 - Up to the **Sum Insured on Contents** for loss of or damage to the **Contents** in your **Home** caused by:
 - a Fire, explosion, lightning, earthquake
 - b Storm or flood
 - c Collision or impact with your private residence or outbuildings involving any:
 - i vehicle, train, aircraft or other aerial devices or anything dropped from them
 - ii animal
 - d Riot, civil commotion, labour and political disturbances
 - e Malicious Acts
 - f Escape of water or oil from any fixed water or fixed heating installation or washing machine
 - g Theft or attempted theft
 - h Breakage or collapse of any aerial
 - i Falling trees or branches
 - j Subsidence or ground heave of the site on which your **Home** stands, or landslide.

We will not pay for:

1. • The **Incident Excess**.
 - Loss or damage:
 - e while your **Home** remains **Unoccupied** for more than 30 consecutive days
 - f while your **Home** remains **Unoccupied** for more than 30 consecutive days
 - g
 - while any part of your **Home** or outbuildings is loaned or let to anyone other than your relatives or personal friends
 - while your **Home** remains **Unoccupied** for more than 30 consecutive days
 - from any outbuilding in excess of £500
 - while your **Home** is left without a responsible person in attendance unless involving entry to or exit from the **Home** by forcible and violent means
 - caused by persons lawfully in your **Home**
 - to **Contents** in the open
 - j
 - as a result of damage to solid floors by the compaction of infill caused by the use of defective materials or faulty workmanship
 - as a result of **erosion** of the coast or riverbank.

We will pay:

2. Contents temporarily removed

Up to 15% of the **Sum Insured on Contents** while temporarily removed from your **Home**, but still within the British Isles for:

- loss or damage (except by theft or attempted theft) as described in paragraph 1 above
- theft or attempted theft from any:
 - i bank safe deposit
 - ii private residence
 - iii building in which any member of your **Household** is living, employed or carrying on business
 - iv other building provided forcible and violent means are used to gain entry to or exit from such building.

3. Mirrors and glass in furniture

Up to the replacement cost for accidental breakage of mirrors, glass tops to furniture and fixed glass in furniture in your **Home**.

4. Replacement of external door locks

Up to £250 for the replacement and installation costs for external door locks of your **Home** if the keys of such locks have been stolen, anywhere in the world.

5. Alternative accommodation or loss of rent

Up to 30% of the **Sum Insured on Contents** for:

- the necessary cost of reasonable alternative accommodation for your **Household** and the necessary cost of temporary storage of your furniture

or

- rent which continues to be payable by you while your **Home** remains uninhabitable due to damage by any cause covered by this section of your Policy.

We will not pay for:

2. • The **Incident Excess**.

3. • The **Incident Excess**.

5. • The **Incident Excess**.

We will pay:

6. Fatal Accident Benefit

£5,000 maximum cash sum if you or your spouse, separately or together, die within 3 months of an injury caused in your **Home** by fire or thieves.

7. Legal Liability and Worldwide Personal Liability

a Up to £1,000,000, plus costs agreed between us in writing which a member of your **Household**, as occupier of your **Home** or in a personal capacity could become legally liable to pay for:

- injury, illness or disease of any person
- loss or damage to property which neither belongs to, nor is in the charge of a member of your **Household**
- loss or damage caused by fire, explosion, lightning, earthquake or escape of water from any fixed water or fixed heating installation to any private residence and/or its **Contents**, temporarily occupied for holiday purposes by a member of your **Household**

occurring during the period of Insurance.

b Solicitors' fees for:

- representation at any coroner's inquest or fatal accident enquiry
- defence in any court of summary jurisdiction

arising out of any possible claim accepted under Section 7a).

We will not pay for:

- 7. • Compensation or other costs arising from accidents involving the following if owned by or in the charge of a member of your **Household**:
 - **Motor Vehicles** and any trailers attached
 - aircraft, motor boats, yachts or caravans
 - animals which escape from land (other than your **Home**) on which they are usually kept
 - any dog described in Section 1 of the Dangerous Dogs Act
 - property usually kept on land other than your **Home**
- Loss or damage to property, or injury, illness or disease:
 - arising out of any deliberate act or omission of adult members of your **Household**, which could reasonably have been expected by them having regard to the nature and circumstances of such act or omission
 - arising out of the employment, business or profession of any member of your **Household**
 - suffered by anyone under a contract of service with a member of your **Household** and arising out of the work they are employed to do
 - arising directly or indirectly from the transmission of any communicable disease or virus by any member of your **Household**
 - suffered by any member of your **Household**.

We will pay:

8. Additional liability as a tenant
 - a up to 10% of the **Sum Insured on Contents** for damage to your **Home** caused by:
 - storm or flood, escape of oil or water from any fixed water or fixed heating installation or washing machine
 - theft or attempted theft provided violent means are used to gain entry or exit
 - collapse of aerials.
 - b up to the **Sum Insured on Contents** for accidental damage to:
 - service pipes and service cables
 - all fixed glass, fixed ceramic hobs, baths, bath panels, wash basins, pedestals, sinks, splashbacks, shower trays, bidets, toilet pans, toilet seats and toilet cisterns
 - fixed water pipes and tanks caused by internal stress due to freezing, overheating or excessive water pressure
 - c up to £5,000 for accidental damage to your **Home**, its fixtures, fittings and your landlord's furniture and furnishings for which you are responsible
9. Food in your Freezer

up to £250 for loss of or damage to the food in your domestic deep freezer at your **Home** as a result of failure of your freezer due to an inherent defect or failure of the Public Electricity Supply.
10. Credit Cards

Up to £100 for financial loss if any **Credit Card** is used without the holder's permission anywhere in the world.

We will not pay for:

8. The **Incident Excess**.
 - b - Damage resulting from corrosion or normal wear, or any gradually operating cause
 - Loss or damage caused by chewing, scratching, tearing or fouling by your domestic pets
 - c - Damage resulting from corrosion or normal wear, or any gradually operating cause
 - Loss or damage caused by chewing, scratching, tearing or fouling by your domestic pets
9. - The **Incident Excess**
 - Loss or damage caused by the deliberate act of any Electricity Authority
 - Food held for business purposes
 - Consequential loss of any kind
 - Loss or damage occurring while your private residence remains **Unoccupied** for more than 30 consecutive days.
 10. Loss if the **Credit Card** conditions have not been complied with.

We will pay:

11. Audio and Video Equipment

Up to the cost of replacement or repair for accidental damage to **Audio and Video Equipment**, whilst in your **Home**.

12. Contents outside **Your Home**

Up to £200 for loss or damage to **Your Contents** caused by theft or malicious act occurring in the open within the boundaries of the land belonging to **Your Home**.

We will not pay for:

11. • The **Incident Excess**.

- Loss or damage caused by:
 - chewing, scratching, tearing or fouling by your domestic pets
 - wear and depreciation, mechanical or electrical defect or electrical derangement
 - cleaning, alteration, restoration, repair or maintenance or
 - any gradually operating cause
- Computers used for business or professional purposes
- Loss or corruption of computer software or data caused by computer viruses or where no adequate back-up copies have been kept
- Consequential loss of any kind
- Accidental damage in your **Home** while it is loaned or let in total or in part to anyone other than your relatives or personal friends
- Accidental damage in your **Home** while it remains **Unoccupied** for more than 30 consecutive days.

12. • The **Incident Excess**.

- Theft of pedal cycles unless secured to an immovable object by a security device
- Theft of pedal cycle parts and accessories unless the cycle is stolen at the same time.

Basis of claims settlement

Repair

We will pay up to the Sum Insured, or any lower limit specified, for the cost of repair of each item that is partially damaged or, at **Our** option, **We** will arrange for the repair of any such item.

Subject to the overall limits shown above, **We** will not pay more for the repair of an item than the cost of replacing it as new.

If a damaged item can be repaired but the repair is not carried out, **We** may, at our option, pay the reduction in the Value of the item as a result of the loss or damage but not exceeding the estimated cost of repair

Replacement

We will pay up to the **Sum Insured**, or any lower limit specified, for the cost of replacement as new of each item that is totally lost or damaged beyond repair or, at **Our** option, **We** will arrange to replace any such item.

If an item has been totally lost or damaged beyond repair and is not replaced, **We** will pay the **Value** of that item at the time of the loss or damage.

Special Conditions

- 1 If at the time of loss or damage the cost of reinstating the whole of the **Contents** exceeds its sum insured then you will be considered as being your own insurer for the difference and shall accordingly bear a proportionate share of the loss
- 2 **We** will not pay for the replacement of or work on any undamaged or remaining items solely because they form part of a set, suite, group or collection of articles of a similar nature, colour, pattern or design
- 3 The **Sum Insured** on **Contents** will be reinstated automatically from the date of notification of any claim under this section

Section 2 personal possessions

Please look at your current schedule to see if this section is in force. The insurance under this section applies anywhere in the world unless specifically stated otherwise.

What is included

Incident Excess

The sum shown in your schedule which is the amount to be deducted from your claim for loss or damage resulting from the same incident and insured under sections 1 or 2 of this policy.

Household

You, your partner and all members of your/their family permanently living in your **Home**.

Home

The property, including domestic outbuildings, occupied either in part or in whole as **Your** private residence situated at the address shown in **Your** current Policy Schedule.

Personal possessions

Private property including **Valuables, Money** up to £100 and pedal cycles up to £200 in value any one cycle owned by your **Household**.

What is not included

Boarders, lodgers, paying guests.

- Furniture, furnishings, crockery, cutlery, glassware, domestic appliances and buildings
- **Motor Vehicles**, caravans, trailers, aircraft, watercraft or parts and accessories while attached to or in any of them
- Food in your freezer
- Animals
- Contact Lenses
- Property held for business or professional purposes
- Credit cards, Charge cards and Cash cards
- Trees, shrubs and plants growing in the open
- Mobile telephones
- Pagers
- Motor assisted pedal cycles.

What is included

Valuables

Items composed of precious metals or precious stones, jewellery, watches, furs, curios and works of art.

Unspecified personal possessions

Personal possessions which are not insured as individual articles by this section.

Specified personal possessions

Personal possessions which are individually described in the schedule to this section.

Valuation produced

When an item described in the schedule shows 'valuation produced' this means that the amount shown is accepted by you, and by us, as being the cost of replacement of the item as at the date of valuation.

Money

Cash, bank or currency notes, bankers' drafts, cheques, postal and money orders, securities, current stamps and travel tickets.

Sum Insured

The amount shown in your current schedule or subsequent renewal invitation, subject to index linking.

Motor Vehicle

Any electrically or mechanically powered vehicle including models or toys.

Value

The amount of money you would have received by selling the article or property immediately prior to the loss or damage occurring.

What is not included

- Mobile telephones
- Pagers.

- Gardening implements and pedestrian controlled models and toys

Section 2 personal possessions (continued)

We will pay:

- 1 Unspecified Personal Possessions
Up to the **Sum Insured** for this item in the schedule to this section for loss or accidental damage with a limit payable of 25% of such **Sum Insured** for any one article.
- 2 Specified Personal Possessions
Up to the **Sum Insured** for each item listed in the schedule to this section for loss or accidental damage.
- 3 Pedal Cycles
Up to the **Sum Insured** for each item listed in the schedule to this section for loss or accidental damage.

We will not pay for:

- 1 The **Incident Excess**.
- 2 & 3.
 - The **Incident Excess**
 - Loss or damage caused:
 - by washing, cleaning, dyeing, alteration, restoration, repair, maintenance, moth, vermin or frost
 - by confiscation or detention by Custom or other officials
 - to musical instruments while in transit, unless they are packed in a suitable container
 - to films, tapes, cassettes, cartridges, records or discs other than for their value as unused material, unless purchased pre-recorded, when we will pay up to the maker's latest list price
 - Wear and depreciation, mechanical or electrical defect
 - Accidental damage:
 - occurring in your **Home** while it is loaned in total or in part to anyone other than your relatives or personal friends
 - arising from any gradually operating cause
 - Theft from your **Home** while any part of your private residence or outbuildings is loaned to anyone other than your relatives or personal friends unless violent means are used to gain entry or exit
 - Theft from **Your Home** while it is left without a responsible person in attendance unless involving entry to or exit from the **Home** by forcible and violent means
 - Loss or damage in your **Home** whilst it remains **Unoccupied** for more than 30 consecutive days
 - Theft from an unlocked and unattended **Motor Vehicle**

We will not pay for:

- Theft from a locked and unattended **Motor Vehicle** unless the items were contained in a locked boot or in the case of hatch back or estate cars concealed from view
- Loss or corruption of computer software or data caused by computer viruses or where no adequate back-up copies have been kept
- Loss or damage to cycles while being used for racing
- Theft of unattended cycles unless:
 - from a securely locked building
 - secured to an immovable object by a security device
- Theft of cycle parts or accessories unless the cycle is stolen at the same time
- Damage to cycle tyres unless the cycle is damaged at the same time.

Section 2 personal possessions (continued)

Basis of claims settlement

Repair

We will pay up to the **Sum Insured**, or any lower limit specified, for the cost of repair of each item that is partially damaged or, at **Our** option, **We** will arrange for the repair of any such item.

Subject to the overall limits shown above, **We** will not pay more for the repair of an item than the cost of replacing it as new.

If a damaged item can be repaired but the repair is not carried out, **We** may, at our option, pay the reduction in the **Value** of the item as a result of the loss or damage but not exceeding the estimated cost of repair

Replacement

We will pay up to the **Sum Insured**, or any lower limit specified, for the cost of replacement as new of each item that is totally lost or damaged beyond repair or, at **Our** option, **We** will arrange to replace any such item.

If an item has been totally lost or damaged beyond repair and is not replaced, **We** will pay the **Value** of that item at the time of the loss or damage.

Note

The **Sum Insured** will NOT be reinstated automatically for any item specified individually (other than **Money**) which has been totally lost or damaged beyond repair.

If further insurance is required for replacement items, you must advise us accordingly.

Payment under the Personal Possessions section of your policy for either repair or replacement will be subject to the deduction of the **Incident Excess**.

Important! Check your schedule to see if this applies to you

MINIMUM STANDARD OF PROTECTION ENDORSEMENT

Applicable to Sections 1 (Contents), and 2 (Personal Possessions)

We will not pay for loss or damage by Theft, Attempted Theft or Malicious Act consequent upon Theft, occurring at your **Home**:

- i **AT ANY TIME** when your **Home** is left without a responsible person **UNLESS** the external doors and windows are securely closed and the Protections described in paragraphs a) to c) below are in full and effective use
- ii **EACH NIGHT** after the occupants have retired to bed **UNLESS** the external doors and windows are securely closed, other than in occupied rooms, and the Protections described in paragraphs a) to c) below are in full and effective use.

Protections

- a A deadlock fitted to the **FRONT** or **FINAL EXIT DOOR**
- b a lock as described in a) above or key operated bolts fitted top and bottom to each of the **OTHER EXTERNAL DOORS** including Patio Doors
- c Key operated window locks fitted to all opening
 - i **WINDOWS** and **FANLIGHTS** at basement and ground floor level
 - ii **WINDOWS** and **FANLIGHTS** above ground floor level which are accessible*
 - iii **SKYLIGHTS** which are accessible.*

* By accessible we mean:

Those windows, fanlights and skylights where entry can be attempted from the outside by a person of normal physical ability without the need to bring anything to the site or to use any ladder, stepladder or scaffolding found on the site in order to do so.

Insurance quote and renewals enquiries



0800 035 8258

Claims line



0330 333 7230

Or visit us online:



homelet.co.uk/tenants



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