

Tenant's Insurance Policy Summary

This document provides a summary of the cover provided and gives reference points from the Policy Wording document throughout. Full details can be found in the Policy Wording document, which is available online at homelet.co.uk or by request. A copy will also be sent to you if you take out a policy with us. Where a policy is arranged you should refer to your Policy Wording document, policy schedule and any endorsements that apply for full details of the cover in force.

Type of Insurance

Tenant's Insurance is underwritten by Ageas Insurance Limited (50%) and Propgen Insurance Ltd (50%), with the exception of the legal liability and worldwide personal liability sections of cover, which are underwritten by Ageas Insurance Limited (100%), and undertaken by HomeLet on their behalf.

Period of Cover

Tenancy Liability Cover is available for 12 months, after which the policy may be renewed for a further 12 months, until the policy is cancelled by You. Tenant's 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.

Eligibility

This policy provides cover for the proposer, their domestic partner and members of their family permanently living in the home. Cover is automatically extended to include up to two sharers subject to minimum levels of Contents cover being in force.

Territorial Limits

Cover is specifically designed for tenanted properties in Great Britain or Northern Ireland.

Sums Insured

Tenancy Liability - £5,000

Minimum Contents Sum Insured – £5,000 – Maximum Sum Insured – £59,999.

Sum Insured on Tenant's Contents Insurance + of £60,000 or more may be considered on referral to underwriters

Minimum Security

Tenant's Contents Insurance+ ONLY – For properties where the postcode is included on the application form or where the Contents Sum insured is equal to or greater than £30,000, the front and final exit doors must be fitted with a mortice deadlock. All other external doors should also have deadlocks or, if it's more convenient, be fitted top and bottom with key operated security bolts.

All accessible* windows, fanlights and skylights, that can be opened must be secured with window locks with detachable keys.

Where the minimum standard of security is not met theft or attempted theft cover is excluded.

* 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 use any ladder, stepladder or scaffolding found on the site in order to do so.

Valuables

Valuables are covered within the Home up to a third of the Contents Sum Insured.

Sets/Suites

We will not pay for the replacement of or work on any undamaged items or remaining parts of the Insured Property solely because they form part of a set, suite, group or collection of articles of a similar nature, colour, pattern or design.

Business Equipment

Cover excludes property held for business or professional purposes.

Average Clause

The Sum Insured declared must represent the cost of replacing the Contents on a new for old basis otherwise average may be applied to a claim. This means that you will bear a proportion of each loss, which will be the equivalent to the proportion of underinsurance.

Policy Excess (Incident Excess)

£100 Standard

£500 Malicious Act

Applicable to Section 1 and Section 2 of the Policy Wording.

Tenancy Liability Cover

Significant Features and Benefits

Significant Exclusions, Limitations and Conditions

<p>Liability as a Tenant</p> <p>If you are liable under a tenancy agreement for loss or damage, in particular circumstances, to the landlord's property we will pay those costs up to a specified limit.</p>	<p>Up to £5,000 for accidental damage to your Home and its fixtures, fittings and furnishings.</p> <p>Up to £5,000 for accidental damage to service pipes and cables, all fixed glass and sanitaryware and fixed water pipes and tanks caused by freezing, overheating or excessive water pressure.</p> <p>Refer to Section 1 – "We will not pay for"</p>
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Please be aware Tenancy Liability can only be bought over the telephone by calling us on: 0800 035 8258.

If you choose to add contents cover to your policy then the following significant features, benefits, exclusions, limitations and conditions will apply:

Contents within your home

Significant Features and Benefits

Significant Exclusions, Limitations and Conditions

<p>Covers the Contents within your Home against loss or damage caused by fire, explosion, lightning, earthquake, storm, flood, collision or impact, riot, malicious act, escape of water or oil from fixed water or fixed heating installation or washing machine, theft or attempted theft, breakage or collapse of aerial, subsidence, landslip or heave.</p>	<p>Excludes damage caused by malicious act, escape of water or oil, theft or attempted theft, freezer food and accidental damage where the Home remains Unoccupied for more than 30 consecutive days.</p> <p>Malicious Act, theft or attempted theft by you, your family or any person lawfully in your Home is excluded.</p> <p>Loss or damage to fences or gates by storm or flood or by falling trees or branches is excluded.</p> <p>Cover is restricted to £500 for items stolen from an outbuilding.</p> <p>Refer to Section 2 – "We will not pay for"</p>
<p>Covers the proposer, their domestic partner and members of their family permanently living in the home. Cover is automatically extended to include up to two sharers subject to minimum levels of cover being in force. Where the Contents Sum Insured is £10,000 but less than £15,000 one sharer is included and where the Contents sum insured is £15,000 or more two sharers are included.</p>	<p>Where there is one sharer, the maximum that will be paid to the sharer is 50% of the Contents Sum Insured and where there are two sharers the maximum that will be paid to any one sharer is 33.33% of the Contents Sum Insured.</p> <p>Sharers have to be included on a written tenancy agreement and must be employed, self employed, retired or students. Sharers cannot be included if they are unemployed.</p>
<p>Contents temporarily removed.</p> <p>Covers up to 15% of the Contents Sum Insured for items that are temporarily removed from your Home but still within the British Isles.</p>	<p>Theft or attempted theft cover only applies where the items are stolen from a bank safe deposit, a private residence, a building in which a member of your Household is living, employed or carrying on business or any other building provided forcible means are used to gain entry or exit.</p> <p>Refer to Section 2 – Peril 2</p>
<p>Accidental Damage to Mirrors and Glass in Furniture.</p>	<p>Cover provided up to the replacement cost.</p> <p>Refer to Section 2 – Peril 3</p>
<p>Replacement of External Door Locks.</p>	<p>£250 limit applies.</p> <p>Refer to Section 2 – Peril 4</p>
<p>Fatal Accident Benefit.</p>	<p>£5,000 limit applies.</p> <p>Refer to Section 2 – Peril 6</p>
<p>Legal Liability/Personal Liability</p> <p>Covers you, your family and sharers (if the appropriate cover has been chosen) against liability for damage or injury to a third party.</p>	<p>£1,000,000 limit applies.</p> <p>Refer to Section 2 – Peril 7</p>
<p>Additional Liability as a Tenant cover</p> <p>If you are liable under a tenancy agreement for loss or damage, in particular circumstances, to the landlord's property we will pay those costs up to a specified limit.</p>	<p>Up to 10% of the Contents Sum Insured for loss or damage by storm or flood, escape of water or oil, theft or attempted theft.</p> <p>Refer to Section 2 – Peril 8</p>
<p>Freezer Food</p> <p>Cover for loss or damage to frozen food as a result of failure of your freezer due to an inherent defect or failure of the public electricity supply.</p>	<p>£250 limit applies.</p> <p>Refer to Section 2 – Peril 9</p>

Continued

Contents within your home	
Significant Features and Benefits	Significant Exclusions, Limitations and Conditions
Credit Cards Cover for financial loss if a credit card is used without the cardholders permission.	£100 limit applies. Refer to Section 2 – Peril 10
Accidental Damage to Audio and Video Equipment.	Excludes business or professional equipment. Cover excluded where the Home has been Unoccupied for more than 30 consecutive days. Refer to Section 2 – Peril 11
Contents outside your Home Cover for loss or damage caused by theft or malicious act to Contents in the open within the boundaries of your Home.	£200 limit applies. Cover excludes pedal cycles that are not secured to an immovable object. Cover excludes cycle parts where the pedal cycle is not stolen at the same time. Refer to Section 2 – Peril 12

Personal possessions cover – For items outside of your home	
Significant Features and Benefits	Significant Exclusions, Limitations and Conditions
Personal Possessions & Pedal Cycles Optional extensions available that cover unspecified items, specified items and pedal cycles for loss or damage that occurs anywhere in the world on a new for old basis.	Cover excluded for loss or damage to items in the Home where the Home has been Unoccupied for more than 30 consecutive days. Excludes theft from an unlocked and unattended road vehicle. Excludes theft from a locked and unattended road vehicle unless the items were contained in a locked boot or in the case of a hatch back/ estate cars concealed from view. Excludes theft of unattended pedal cycles unless from a securely locked building or it was secured to an immovable object by a security device. Mobile telephones and pagers.
Unspecified Personal Possessions Sum Insured Limits Minimum sum insured – £1,000 Maximum sum insured – £6,000 (single article limit is 25% of the chosen sum insured) Money Limit – £100 Limit per pedal cycle – £200 Specified Personal Possessions Sum Insured Limits Minimum – £1,000 Maximum – £5,000 Specified items over £5,000 may be considered on referral to our underwriters Pedal Cycles Sum Insured Limits Minimum amount specified - £200 Maximum amount specified - £1,500	Refer to Section 3: Peril 1 in respect of Unspecified Personal Possessions Peril 2 in respect of Specified Personal Possessions Peril 3 in respect of Pedal Cycles Where there is one sharer, the maximum that will be paid to the sharer is 50% of the Personal Possessions sum insured and where there are two sharers the maximum that will be paid to any one sharer is 33.33% of the Personal Possessions sum insured. Sharers have to be included on a written tenancy agreement and must be employed, self employed, retired or students. Sharers cannot be included if they are unemployed.

General exceptions applying to the whole policy	
Significant Features and Benefits	Significant Exclusions, Limitations and Conditions
	The policy excludes loss, damage, injury or liability arising from or relating to: <ul style="list-style-type: none"> • Radioactive contamination • War risks • Sonic bangs • Deliberate acts or omissions • Pollution • Date recognition Refer to General Exceptions section of Policy Wording.

Your rights of cancellation

You have the right to cancel your policy during the 14 day period either after the day of purchase of the contract, or the day on which you receive your policy documentation – whichever is later.

If you wish to cancel, and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

Alternatively, if you wish to cancel and the insurance cover has already commenced, you will be entitled to a refund of the premium paid, subject to a deduction for the time for which you have been covered. This will be calculated on a pro-rata basis, for the period in which you received cover and will include an additional charge of up to £30.00 to cover the administrative cost of providing the policy.

If you do not exercise your right to cancel your policy, it will continue to be in force for the term of the policy and you will be required to pay the premium stated.

Please be aware that a refund will not be given if a claim has been made on the policy.

How to claim

If you need to make a claim on your policy you should call us on 0330 333 7230 and we'll advise you what you should do next – our lines are open between 9am – 5pm Monday to Friday. Outside of these hours a voicemail facility is available.

Complaints

We are committed to maintaining a high standard of professional conduct in all our dealings with customers. If you feel that your insurance arrangements have not been handled in the manner in which you would expect and you wish to make a complaint we would like to hear from you. Please contact:

Customer Services Team
HomeLet
Hestia House
Unit 2 Edgewest Road
Lincoln
LN6 7EL

Telephone: 0800 035 8258

Alternatively you are also entitled to contact the Insurers. Our Policy Wording sets out the full complaints procedure, including all contact details.

If you're unhappy with our decision you may be able to pass your complaint to the Financial Ombudsman Service (FOS). The FOS is an independent organisation and will review your case.

Financial Services Compensation Scheme

If we fail to carry out our responsibilities under this policy you may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at www.fscs.org.uk or by phone on **0800 678 1100** or **0207 741 4100**.

Please ensure that you review your policy regularly to make sure that it continues to meet your needs.

If you have any queries concerning this document, please contact HomeLet on **0800 035 8258**.