

Use this information to decide if our services are right for you

HomeLet  
Hestia House  
Unit 2 Edgewest Road  
Lincoln  
LN6 7EL

## 1 Whose products do we offer?

Products	Insurer
Tenant insurance policies	Ageas Insurance Limited (50%) and Propgen Insurance Limited (50%) as co-insurers
Liability sections of tenant insurance policies	Ageas Insurance Limited
Legal expenses sections of tenant insurance policies	ARAG Plc

## 2 Will we help you choose a product?

We work on a non-advisory basis. This means that you won't receive advice or a recommendation from us for any policy and, once we've explained the features and benefits of the different products, you'll need to make your own choice about how to proceed.

However, to make the process easier and quicker for you, we may ask some questions to narrow down the selection of products that we'll provide details on.

## 3 What fees may you have to pay for our services?

Service	Fee
Administering each premium instalment if you choose to pay monthly	£1.99 per month
Administering the premium instalment if you choose to pay in one lump sum	No fee
Making midterm adjustments to tenant insurance policies which alter the risk address or the cover (except during the 14 day cooling off period)	£10
Cancelling the policy, on your behalf, for any policy where the premium was paid in one lump sum (except during the 14 day cooling off period)	£30
Cancelling the policy, on your behalf, for any policy where the premium is paid monthly	No fee
Arranging or renewing your policy	No fee

Please note that we won't refund any amounts which are less than £5, unless you specifically request us to do so.

You'll receive a quotation which will tell you about any other fees relating to any particular insurance policy.

#### 4 Who regulates us?

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HomeLet is a trading name of Barbon Insurance Group Limited, Hestia House, Edgewest Road, Lincoln, LN6 7EL, which is authorised and regulated by the Financial Conduct Authority for insurance mediation. Registered in England number 3135797.

Our permitted business is administering and arranging general insurance contracts.

You can check this on the FCA's register, either online or over the phone:

[register.fca.org.uk](http://register.fca.org.uk)

0800 111 6768

#### 5 Who owns us?

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Barbon Insurance Group Limited trades as HomeLet and Rentshield Direct. Propgen Insurance Limited (one of the insurers of our products) sits within the same company group. HomeLet, Rentshield Direct and Propgen are each 100% owned by Barbeck Topco Limited, through intermediate holding companies.

#### 6 How do you complain?

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##### Write to us

Complaints Department, HomeLet, Hestia House, Unit 2 Edgewest Road, Lincoln, LN6 7EL

##### Call us

0800 035 8258

##### Email us

[complaints@homelet.co.uk](mailto:complaints@homelet.co.uk)

If you can't settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

#### 7 Are we covered by the Financial Services Compensation Scheme (FSCS)?

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We're covered by the FSCS. You may be entitled to compensation from the scheme if we can't meet our obligations.

This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, with no upper limit.

Further information about compensation scheme arrangements is available from the FSCS.