

Contents Insurance Incorporating Tenancy Liability 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

Contents Insurance Incorporating Tenancy Liability is underwritten by Ageas Insurance Limited (50%) and Propgen Insurance Ltd (50%), with the exception of public and personal liability, liability for domestic employees and personal legal protection covers, which are underwritten by Ageas Insurance Limited (100%), and administered by HomeLet on their behalf.

Period of insurance

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. Contents Insurance Incorporating Tenancy Liability is available for 12 months, after which the policy may be renewed for a further 12 months, until the policy is cancelled by you.

Your policy will be set to automatically renew unless stated otherwise.

Eligibility

This policy provides cover for you, the person you are married to - or live with as if you were married - your children, foster children and any other person who permanently lives with you, including up to two sharers, but not lodgers or any other paying guests. A sharer is another tenant living permanently with you and who is on your tenancy agreement.

Territorial limits

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

Maximum claim limit

Tenancy Liability: £10,000

Contents: A blanket sum insured for your contents, up to £50,000, which will not be reduced if you make a claim.

Minimum security

Contents Insurance Section 1 only: for properties where the postcode is in a high risk area, minimum standards of security will apply.

The front and final exit doors must be fitted with a five lever mortice deadlock. All other external doors should also have five lever mortice 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. See definition of 'Secured' on page 8 of the policy wording booklet.

* 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 in the home up to £10,000 per claim. The most we will pay for a single item is £2,500.

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 - unless a repair or replacement for the damaged item cannot be found, we will pay 50% towards the undamaged item in these circumstances.

Business equipment

Business equipment that you own is covered in the home up to £5,000 per claim. The most we will pay for a single business item is £2,000.

Under-insurance

If, at the time of any loss, your sums insured for contents or personal belongings is not enough to replace all your items as new, we will proportionally reduce the amount of any claim payment by the percentage of under-payment of premium which has arisen as a result of the shortfall in sum insured.

Policy excess (incident excess)

£100 standard

£250 escape of water

£500 malicious act/malicious damage

Applicable to all sections of the policy wording, except section 6.

Section 1 - 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:</p> <ul style="list-style-type: none"> • fire or smoke; • explosion; • lightning; • earthquake; • storm; • flood; • collision or impact; • riot or civil commotion; • malicious damage; • escape of water or oil from fixed water/heating installation or washing machine; • theft or attempted theft; • breakage or collapse of aerial; • subsidence, landslip or heave; • cover is restricted to £300 for mobile phones; • cover is restricted to £2,500 if items are stolen from a secured outbuilding. If the outbuilding does not meet the definition of secured, the limit is lowered to £500 	<ul style="list-style-type: none"> • excludes 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; • malicious act, theft or attempted theft by you, your family or any person lawfully in your home is excluded; • anything that happens gradually over time is excluded; • cover for theft of jewellery in the home is restricted to £5,000, unless kept in a locked safe, when not being worn; <p style="color: #e67e22;">Refer to Section 1 – “What we won’t pay for”</p>
<p>Contents temporarily removed</p> <p>Covers up to £10,000 for loss or damage, as a result of causes 1 to 9 of Section 1, to items that are temporarily removed from your home but still within the United Kingdom, the Isle of Man or the Channel Islands.</p>	<p>Theft or attempted theft cover only applies where the items are stolen from a bank safe deposit; a private residence or a building in which you or a member of your household is living temporarily or working, provided forcible or violent means are used to gain entry or exit.</p> <p>Contents damaged during removals, or items kept in a depository or warehouse will not be covered by this section.</p> <p style="color: #e67e22;">Refer to Section 1 – Cause 14</p>
<p>Accidental damage in the home to electrical equipment & glass</p> <p>Accidental damage to television sets, radios, audio equipment, video recording equipment, games consoles or desktop personal computers. Accidental damage to mirrors, glass in furniture and glass shelves.</p>	<p>Excludes musical instruments and devices intended to be handheld, including e-readers; smartphones; netbooks; tablet computers; MP3 players; satellite navigation systems and laptop computers.</p> <p>Excludes loss or damage when your home is unoccupied for more than 30 days, or unfurnished.</p> <p style="color: #e67e22;">Section 1 - Causes 26 & 27</p>
<p>Replacement of external door locks and keys</p> <p>In the event of theft, the most we will pay is £1,000. In the event of loss, the most we will pay is £200.</p>	<p style="color: #e67e22;">Refer to Section 1 - Cause 16</p>
<p>Household removal</p> <p>Covers up to the contents sum insured for loss or damage to contents being transported between your new address and old address.</p>	<p>Contents must be professionally packed and carried. Doesn't cover contents in storage, glass, or fragile items.</p> <p style="color: #e67e22;">Refer to Section 1 - Cause 17</p>
<p>Public and personal liability</p> <p>Covers you, or a member of your household, in respect of their legal liability for causing death or personal injury to third parties; or loss of, or damage to, third party property.</p>	<p>£2,000,000 limit applies.</p> <p style="color: #e67e22;">Refer to Section 1 - Cause 11</p>
<p>Liability for domestic employees</p> <p>Covers you against your legal liability for the amounts you have to pay for accidental injury to your domestic employees, during the course of their work with you.</p>	<p>£10,000,000 limit applies.</p> <p style="color: #e67e22;">Refer to Section 1 - Cause 12</p>
<p>Student belongings</p> <p>Covers contents for causes 1-9 of Section 1, whilst you or a member of your family are living in term time accommodation whilst attending university, boarding school or college. Covered up to £1,000.</p>	<p>Covered up to £1,000. Excludes theft losses unless there is forcible and violent entry. Excludes cover for money.</p> <p style="color: #e67e22;">Refer to Section 1 - Clause 30</p>
<p>Food in freezer and refrigerator</p> <p>Cover for damage to food and drink in the freezer or refrigerator caused by a rise in temperature or contamination by refrigerant or refrigerant fumes. £1,000 limit applies.</p>	<p>We won't cover damage to food when your power has been cut off by your supplier.</p> <p style="color: #e67e22;">Refer to Section 1 - Cause 28</p>
<p>Money and credit cards</p> <p>Cover for money, up to £500, within the home. Cover for credit cards, up to £200, within the home.</p>	<p>Theft of money is only covered if damage was caused by force entering or exiting the building. Subject to all items listed under the definition of money in the policy wording.</p> <p style="color: #e67e22;">Refer to Definition of Money & Section 1</p>
<p>Guests' personal belongings</p> <p>Covers damage to your guests' or visitors' belongings by causes 1 - 9 of Section 1, up to £2,500.</p>	<p>Excludes loss or damage if item is covered under another policy</p> <p style="color: #e67e22;">Refer to Section 1 - Cause 25</p>

Continued

Section 1 - contents within your home

Significant features and benefits	Significant exclusions, limitations and conditions
<p>Home improvements Loss or damage to interior decorations or home improvements you have paid for, up to £1,000.</p>	<p>You must be responsible for the damage in your tenancy agreement. Refer to Section 1 - Cause 20</p>
<p>Special events The contents sum insured is increased by 10% for the following events: Weddings, civil partnerships, birthdays, christenings & anniversaries - cover is increased 30 days before the event. Religious festivals - cover is increased during the month the festival is taking place.</p>	<p>Covers gifts that have been bought for you and gifts you have bought for other people - dependent on the event in question. Religious festivals also cover food and decorations bought for the festival. You must be able to provide proof of the event. The 10% increase applies to the sum insured only and does not increase any single article or other policy limit Refer to Section 1 - Causes 22 - 24</p>

Section 1 - Optional extra: accidental damage extension

Significant features and benefits	Significant exclusions, limitations and conditions
<p>Covers your own items for accidental damage within the boundaries of the home.</p>	<p>Please refer to the policy wording for full exclusions. Significant exclusions - no cover for:</p> <ul style="list-style-type: none"> - clothing; - money; - food & drink; - sports equipment whilst in use; - wear & tear; - damage caused by insects, vermin, rot, moths or parasites; - damage caused by domestic pets; - malicious damage by you or anybody else lawfully in your home; - damage to mobile phones for an amount in excess of £300

Section 2 - Tenancy Liability

Significant features and benefits	Significant exclusions, limitations and conditions
<p>Liability as a tenant Covers your legal liability under a tenancy agreement for:</p> <ul style="list-style-type: none"> - accidental damage to your home and its fixtures, fittings and furnishings; - accidental damage to all fixed glass, fixed ceramic hobs, baths, bath panels, wash basins, pedestals, sinks, splashbacks, shower trays, bidets, toilet pans, toilet seats and toilet cisterns; - the cost of repairing accidental damage to the cables, underground pipes and drains that serve your home 	<p>£10,000 limit applies. Refer to Section 2 – “What we won’t pay for”</p>

If you choose to add contents cover to your policy then the following will apply:

Away from home optional extras: general information

Significant features and benefits	Significant exclusions, limitations and conditions
<p>Optional extensions are available that cover unspecified items, specified items and pedal cycles for loss or damage, that occurs in the European Area, on a new-for-old basis. Cover is provided outside of the European Area for up to 60 days in any period of insurance.</p>	<p>In the event of a claim, we require evidence that you own the item you are claiming for. Reports of loss or theft must be reported to the police within 24 hours of discovering it.</p>

Section 3 - Optional extra: unspecified personal possessions

Significant features and benefits	Significant exclusions, limitations and conditions
<p>Sum insured limits: Cover available: £2,500, £5,000 and £7,500. Single item limit for any one item is £2,500. Money: the most we will pay for any one claim is £500. Mobile phones: the most we will pay for any one claim is £300. Records, CDs and DVDs: the most we will pay for any one claim is £200. Pedal cycles: the most we will pay for any one claim is £500.</p>	<p>Excludes cover in the home for items that are not valuables. Excludes theft from an unlocked hotel room or similar temporary lodging. Excludes theft from unattended vehicles unless items were in a covered boot or glove compartment and the vehicle was locked, with any extra security systems turned on, or there is evidence that forced and violent entry took place. Refer to Section 3 of the policy wording.</p>

Section 4 - Optional extra: specified possessions

Significant features and benefits	Significant exclusions, limitations and conditions
<p>This section is for single items (but not pedal cycles) with a value in excess of £2,500.</p>	<p>The most we will pay is the maximum claim limit shown in your policy schedule for that item. Refer to Section 4 of the policy wording.</p>

Optional extra: pedal cycle extension

Significant features and benefits	Significant exclusions, limitations and conditions
This section is for pedal cycles listed individually in your policy schedule and covered anywhere in the European Area.	Pedal cycles are not covered when in use. The most we will pay is the maximum claim limit shown in the policy schedule for that item. Excludes theft of an unattended pedal cycle unless it is within in a locked building or secured by a suitable chain and padlock or cycle lock to a post, cycle rack or immovable object. Excludes damage to tyres caused by cuts, bursts or punctures. Refer to Section 5 of the policy wording.

Optional extra: personal legal protection

Significant features and benefits	Significant exclusions, limitations and conditions
Cover up to £100,000 for legal costs, arising from: <ul style="list-style-type: none">- employment disputes;- contract disputes;- tax enquiries;- identity theft disputes;- personal injury	We will not pay any claim if the amount is below £100. Excludes, in respect of: <ul style="list-style-type: none">- contract disputes, any claim arising from your business activities, trade, venture for gain, profession or employment- tax enquiries, any claim investigation by the Specialist Investigations Branch of HM Revenue and Customs- identity theft disputes, any material, financial or other benefit, obtained as a result of identity theft

Cooling off period

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.

Provided no claim has been made, you'll be entitled to a full refund of the premium paid.

Cancellation

You may cancel this policy at any time by contacting HomeLet. In this respect you will be entitled to the return of a proportionate part of the premium paid in respect of the unexpired period, provided no claim has been made during the period of insurance in which the cancellation is to take effect.

For full details of this, and also our cancellation rights, please refer to Policy Condition 7 of your policy wording.

How to claim

If you need to make a claim on your policy, other than in respect of Personal Legal Protection, you should call us on 0330 333 7230 and we'll advise you what you should do next – our lines are open between 9am – 5.30pm Monday to Friday. If the claim's urgent, then you can call outside of these hours and we'll advise you what you need to do next.

For Personal Legal Protection claims, please phone 0345 122 8930 between the hours of 9am - 5pm, Monday to Friday.

Complaints

We're committed to maintaining a high standard of professional conduct in all our dealings with customers. If you feel that your insurance arrangements haven't been handled in the manner in which you'd expect, and you wish to make a complaint, we'd 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're 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. The Financial Ombudsman Service is an independent organisation and will review your case.

Financial Ombudsman Service, Exchange Tower, London, E14 9SR

www.financial-ombudsman.org.uk

0800 023 4567

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**.

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**.