

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 act on behalf of the Insurer when arranging or administering your insurance policy.

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, where the premium was paid in one lump sum (except during the 14 day cooling off period)	£30
Cancelling the 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?

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. Firm Reference Number 308724.

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

0800 111 6768

5 Who owns us?

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.

Barbon Insurance Group Limited and Propgen Insurance Limited are each 100% owned by Barbeck Topco Limited, through intermediate holding companies.

6 How do you complain?

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

If you remain unhappy with the settlement of your complaint, you may be entitled to refer it to the Financial Ombudsman Service.

The Financial Ombudsman Service consider matters related to the sale or administration of an insurance policy and review cases on an independent basis.

You can write to them at: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

You can call them on: 0800 023 4567

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

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.

Tenants Insurance

Insurance Product Information Document

Barbon Insurance Group Limited trading as HomeLet

Authorised and regulated by the Financial Conduct Authority for insurance distribution.
Firm reference number 308724 registered in the UK



Section 1: Contents Insurance

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 your insurance schedule issued upon purchase of the insurance, and also the policy wording document, which will be issued to you upon purchase of the insurance and is also available online at homelet.co.uk or by request.

What is this type of insurance?

Tenants Contents Insurance, if shown as operative on the policy schedule, covers contents within your home against loss or damage from specific events. For example; (fire, storm, theft or escape of water). For a full list of what is and isn't covered please refer to the policy wording. It is underwritten by Ageas Insurance Limited (50%) and Progen 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%).



What is insured?

Contents Insurance

- ✓ Contents, up to £50,000 as standard
- ✓ Contents temporarily removed from the home, up to £10,000
- ✓ Accidental damage in the home to electrical equipment & glass
- ✓ Replacement of external door locks and keys
 - Theft up to £1,000
 - Loss up to £200
- ✓ Household removals up to the maximum claim limit
- ✓ Public and personal liability up to £2,000,000
- ✓ Liability for domestic employees up to £10,000,000
- ✓ Student belongings up to £1,000
- ✓ Food in freezer and refrigerator up to £1,000
- ✓ Money (up to £500) and Credit Cards (up to £200) within the home
- ✓ Guests' personal belongings up to £2,500
- ✓ Home Improvements up to £1,000
- ✓ Special Events, 10% increase of the maximum claim limit
- ✓ Fatal injury up to £5,000
- ✓ Shopping in transit up to £400
- ✓ Garden Cover up to £500

Optional Extras

These will be shown on your schedule if chosen

- Extended accidental damage
- Unspecified personal belongings
- Specified personal belongings
- Pedal cycle extension
- Personal legal protection



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
- ✗ 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
- ✗ Guests' belongings covered under another policy are excluded
- ✗ Damage caused by domestic pets



Are there any restrictions on cover?

- ! Cover is only available for theft or attempted theft, when force causing damage to the main building of the home is used to get in or out the building
- ! Cover is restricted to £300 for mobile phones
- ! Cover is restricted to £500 if items are stolen from an unsecured outbuilding or garage
- ! Cover is restricted to £2,500 if items are stolen from a secured outbuilding or garage
- ! We will not reimburse you in relation to any damage or loss resulting from criminal acts, wear & tear, poor maintenance, negligence or fraud
- ! Cover is restricted to £5,000 for theft of jewellery unless from a locked safe when not being worn
- ! Accidental damage in the home to musical instruments and devices intended to be handheld including e-readers, smart phones, netbooks, tablet computers, MP3 players, satellite navigation systems and laptop computers is excluded under accidental damage in the home to electrical equipment and glass extension.



Where am I covered?

- ✓ This cover is specifically designed for tenanted properties in Great Britain or Northern Ireland. It will cover your contents within the boundaries of your home. Any items temporarily removed from your home will also be covered within the United Kingdom, the Isle of Man or the Channel Islands.
- ✓ Where purchased, cover for unspecified personal possessions, specified possessions and pedal cycles is provided on a new-for-old basis within the European Area. Cover is also provided, anywhere else in the world, for up to 60 days.



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. If you're making a claim on your Legal Expenses Insurance, please call 0345 122 8930



When and how do I pay?

Cover can be paid for on an annual or monthly basis, please check your insurance schedule 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 insurance schedule for confirmation of your cover dates.



How do I cancel the contract?

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, a full refund of premium will be provided.

Cancellation after 14 days

You can cancel the policy any time after the 14 days by calling Homelet on 0800 035 8258, providing no claim has been made we will refund a percentage of the premium paid in proportion to the period of insurance left unused.

Tenants Insurance

Insurance Product Information Document

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Section 2: Liability Insurance

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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 Ageas Insurance Limited 50% and Progen Insurance Limited 50%.



What is insured?

Liability Insurance

- ✓ Your legal liability under a tenancy agreement, up to £10,000



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 of 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.



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Cover can be paid for via direct debit, debit card or credit card.



When does the cover start and end?

Tenants Liability 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 insurance schedule for confirmation of your cover dates.



How do I cancel the contract?

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Cancellation after 14 days

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