

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.



Section 1: Tenants Protection 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?

Tenant's Protection Insurance 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. This insurance is underwritten by Ageas Insurance Limited (50%) and Propgen Insurance Limited (50%), with the exception of legal liability and worldwide personal liability sections of cover, which are underwritten by Ageas Insurance Limited (100%).



What is insured?

Contents Insurance

- ✓ Minimum contents sum insured £2,500 up to £60,000, within your home against loss or damage
- ✓ Liability as a Tenant up to £5,000 for accidental damage to your home and its fixtures, fittings and furnishings
- ✓ Contents temporarily removed from the home, but within the British Isles, up to 15% of the sum insured
- ✓ Accidental damage to Audio and Video Equipment, mirrors and glass in furniture
- ✓ Replacement of external door locks up to £250 following theft of Keys
- ✓ Legal / Worldwide Personal liability up to £1,000,000
- ✓ Food in freezer up to £250
- ✓ Credit Cards used without the cardholder's permission up to £100
- ✓ Contents outside your home but within the boundaries of your home up to £200, for theft or malicious act
- ✓ Fatal accident benefit up to £5,000

Optional Extras

These will be shown on your schedule if chosen

- Unspecified personal possessions
- Specified personal possessions
- Pedal cycle extension



What is not Insured?

- ✗ Any equipment held for business or professional purposes
- ✗ Any malicious act, theft or attempted theft by you, your family or any person lawfully in your home
- ✗ Any 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
- ✗ Cover excludes pedal cycles that are not secured to an immovable object
- ✗ Damage resulting from corrosion or normal wear, or any gradually operating clause
- ✗ Loss or damage caused by chewing, scratching, tearing or fouling by your domestic pets



Are there any restrictions on cover?

- ! Cover is restricted to £500 for items stolen from an outbuilding
- ! Theft or attempted theft cover only applies where forcible and violent means are used in gaining entry or exit from the home
- ! Accidental damage cover is excluded where the home has been unoccupied for more than 30 consecutive days
- ! Liability as a Tenant is restricted, up to 10% of contents sum, insured for loss or damage by storm or flood, escape of water or oil, theft or attempted theft



Where am I covered?

- ✓ This cover is specifically designed for tenanted properties in Great Britain or Northern Ireland
- ✓ Where purchased, cover for unspecified personal possessions and specified possessions is provided on a new-for-old basis anywhere in the world



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's Protection 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.