

Landlords Insurance

Insurance Product Information Document

Barbon Insurance Group Limited trading as HomeLet

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Section 2: Full 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 and policy wording issued upon purchase of the insurance. The policy wording is also available online at homelet.co.uk or by request.

What is this type of insurance?

Landlord's Comprehensive Full Contents Insurance if shown as operative in the policy schedule, covers contents within the insured property against loss or damaged caused by specific events, for example; (fire, storm, theft and escape of water. The insurance is underwritten by Ageas Insurance Limited (50%) and Propgen Insurance Limited (50%) with the exception of the legal liability as owner, legal liability as employer, occupiers legal liability and worldwide personal liability sections of cover which are underwritten by Ageas Insurance Limited (100%).



What is insured?

Full Contents Insurance

- ✓ Contents, minimum sum insured £10,000 up to £60,000, on a new for old basis. The maximum you can claim for is shown on your policy schedule.
- ✓ Loss of rent and re-letting costs or costs of alternative accommodation, up to 30% of sum insured
- ✓ Legal liability as owner £5,000,000
- ✓ Occupiers legal liability & worldwide personal liability up to £5,000,000
- ✓ Legal liability as Employer
 - Employers liability £10,000,000
 - Public Liability £5,000,000
- ✓ Metered Water and gas charges up to £250
- ✓ Replacement of locks following theft of keys, up to £250
- ✓ Full cover for unoccupied properties for up to 90 consecutive days

Optional Extras

These will be shown on your schedule if chosen

Accidental Damage including accidental and malicious damage caused by the Tenant



What is not Insured?

- ✗ Terrorism cover is excluded for commercial customers and properties in Northern Ireland
- ✗ Your personal possessions or valuables left at the property
- ✗ Accidental Damage is not covered unless the optional extra is taken
- ✗ Malicious Damage by Tenant(s) is not covered unless the Accidental Damage optional extra is taken
- ✗ Loss destruction or damage occasioned by any cleaning, repairing, restoration, depreciation, rot, mould, woodworm, insects, vermin, any climatic condition or other gradual cause.
- ✗ Loss destruction or damage directly caused by wear and tear.



Are there any restrictions on cover?

- ! Terrorism cover is restricted up to £500,000 for non-commercial customers
- ! Cover is restricted under the Employers Liability section of cover, to cover staff that are employed under a contract of domestic service in relation to the Insured Property
- ! Loss or damage caused by malicious persons, escape of water, theft or attempted theft and accidental damage is excluded where the property (or any residences within) has been unoccupied, in between tenancies, for a period exceeding 90 days
- ! We will not cover loss or damage to the appliance/ installation itself in the event of an escape of water or oil.
- ! Cover is only available for theft or attempted theft, when violent and forcible means are used to gain entry or exit.
- ! We will not cover subsidence if the loss or damage originated prior to the commencement of the insurance.
- ! Loss or damage caused by malicious persons, escape of water/oil, theft or attempted theft and accidental damage to a commercial unit is excluded if unoccupied.



Where am I covered?

- ✓ This cover is specifically designed for tenanted properties in Great Britain or Northern Ireland



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.



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 £2.99 administration fee.

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



When does the cover start and end?

Landlord's Full 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 start date.



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.