

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
Landlord buildings and contents policies	Ageas Insurance Limited
Landlord emergency assistance, legal expenses and rent guarantee insurance policies	Ageas Insurance Limited

## 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	£2.99 per month
Administering the premium instalment if you choose to pay in one lump sum	No fee
Making midterm adjustments to landlord insurance policies (except during the 14 day cooling off period)	£10
Making midterm adjustments to rent guarantee policies	No fee
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?

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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 distribution. 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](https://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.

Barbon Insurance Group Limited is 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 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)?

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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.

# Landlords 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: Buildings 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](http://homelet.co.uk) or by request.

### What is this type of insurance?

Landlord's Portfolio Buildings Insurance if shown as operative in the policy schedule, covers the buildings of the Insured property against loss or damage from specific events. For example; (fire, storm, theft and escape of water). This insurance is underwritten by Ageas Insurance Limited.



#### What is insured?

##### Buildings Insurance

- ✓ Rebuilding of your property, minimum sum insured £50,000 up to £999,999. The maximum you can claim for is shown on your 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
- ✓ Legal liability as Employer
  - Employers liability £10,000,000
  - Public Liability £5,000,000

##### 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
- ✗ 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
- ✗ Subsidence cover is not included where the property is situated on the Isle of Wight
- ✗ Loss destruction or damage occasioned by any cleaning, repairing, restoration, depreciation, rot, mould, woodworm, insects, vermin, any climatic condition or other gradual cause.



#### 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.
- ! Cover is only available for theft or attempted theft, when violent and forcible means are used to gain entry or exit.
- ! Fixed water pipes and tanks caused by freezing, overheating or excessive water pressure are only covered if Accidental damage is chosen as an optional extra and is shown on your policy schedule.
- ! 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?

- If you need to make a claim on any buildings or content sections of the policy 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
- You must provide us with honest, accurate and complete information and inform us without delay of any changes in your circumstances
- 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 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



## 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 Buildings 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.

# Landlords Insurance

## Insurance Product Information Document

Barbon Insurance Group Limited trading as HomeLet

Authorised and regulated by the Financial Conduct Authority for insurance distribution.  
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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 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](http://homelet.co.uk) or by request.

### What is this type of insurance?

Landlord's Portfolio 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.



### What is insured?

#### 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
- ✓ 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
- ✗ Anything that happens gradually over time
- ✗ 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 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 insured 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?

- If you need to make a claim on any buildings or content sections of the policy 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
- You must provide us with honest, accurate and complete information and inform us without delay of any changes in your circumstances
- 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 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



## 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 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.

# Landlords Insurance

## Insurance Product Information Document

Barbon Insurance Group Limited trading as HomeLet

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Firm reference number 308724, registered in the UK.



### Section 3: Limited 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](http://homelet.co.uk) or by request.

#### What is this type of insurance?

Landlord's Portfolio limited Contents Insurance if shown as operative in the policy schedule, covers certain items 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.



#### What is insured?

##### Limited Contents Insurance

Contents, up to £5,000, for:

- ✓ Carpets
- ✓ Curtains
- ✓ Sun Blinds
- ✓ Light Fixtures and Fittings
- ✓ Kitchen white goods
- ✓ 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



#### What is not Insured?

- ✗ Terrorism cover is excluded for commercial customers
- ✗ Your personal possessions or valuables left at the property
- ✗ Accidental Damage and Malicious damage caused by the tenant
- ✗ 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 to £5000,000 for non commercial customers
- ! 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
- ! 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
- ! 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 Limited 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.