

## HomeLet Tenants Contents insurance

This document provides a summary of the cover provided. Full details can be found in the policy document a copy of which is available on request. Where a policy is arranged you should refer to your policy document, policy schedule and any endorsements that apply for full details of the cover in force.

### Type of Insurance

Tenants Contents insurance is underwritten by Groupama Insurance Ltd (50%) and Propgen Insurance Ltd (50%)

### Period of Cover

Either 6 or 12 months, after which the policy may be renewed for a further period of 6 or 12 months, until the policy is cancelled by You.

### Eligibility

This policy provides cover for the proposer, their domestic partner and members of their family permanently living in the Home. If the property is shared by non-family members, a separate policy must be taken in each tenants name.

### Territorial Limits

Cover is specifically designed for tenanted properties in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man

### Contents Sums Insured

Minimum Sum Insured - £2,500 - Maximum Sum Insured - £59,999.

Sums Insured on Tenants Contents of £60,000 or more may be considered on referral to underwriters

### Minimum Security

For properties where the Post Code is highlighted in Green on the proposal form or where the Contents sum insured is equal to or greater than £30,000, the front and final exit doors must be fitted with a mortice deadlock. All other external doors should also have 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.

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 within the Home up to a third of the Contents sum insured.

### 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.

### Business Equipment / Mobile Phones

Cover excludes property held for business or professional purposes and mobile phones.

### Average Clause

The Sum Insured declared must represent the cost of replacing the Contents on a new for old basis otherwise average may be applied to a claim. This means that you will bear a proportion of each loss, which will be the equivalent to the proportion of underinsurance.

### Policy Excess (Incident Excess)

£100 Standard

£500 Malicious Act

Applicable to Section 1 and Section 2 of the Policy

**Continued**

If you have any queries concerning this document, please contact HomeLet on 0845 117 6000.

Contents within your home	
Significant Features and Benefits	Significant Exclusions, Limitations, Conditions
Covers the Contents within your Home against loss or damage caused by fire, explosion, lightning, earthquake, storm, flood, collision or impact, riot, malicious act, escape of water or oil from fixed water or fixed heating installation or washing machine, theft or attempted theft, breakage or collapse of aerial, subsidence, landslip or heave	Excludes damage caused by malicious act, escape of water or oil, theft or attempted theft, freezer food and accidental where the Home remains 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  Loss or damage to fences or gates by storm or flood or by falling trees or branches is excluded  Cover is restricted to £500 for items stolen from an outbuilding Refer to Section 1 - "We will not pay for"
Contents temporarily removed  Covers up to 15% of the contents sum insured for items that are temporarily removed from your Home but still within the British Isles.	Theft or attempted theft cover only applies where the items are stolen from a bank safe deposit, a private residence, a building in which a member of your Household is living, employed or carrying on business or any other building provided forcible means are used to gain entry or exit Refer to Section 1 - Peril 2
Accidental Damage to Mirrors and Glass in Furniture	Cover provided up to the replacement cost Refer to Section 1 - Peril 3
Replacement of External Door Locks	£250 limit applies Refer to Section 1 - Peril 4
Fatal Accident Benefit	£5,000 limit applies Refer to Section 1 - Peril 6
Legal Liability / Personal Liability  Covers you and your family against liability for damage or injury to a third party	£1,000,000 limit applies Refer to Section 1 - Peril 7
Liability as a Tenant  If you are liable under a tenancy agreement for loss or damage, in particular circumstances, to the landlord's property we will pay those costs up to a specified limit.	Up to 10% of the Contents Sum Insured for loss or damage by storm or flood, escape of water or oil, theft or attempted theft  Up to the Contents Sum Insured for accidental damage to service pipes and cables, all fixed glass and sanitaryware and fixed water pipes and tanks caused by freezing, overheating or excessive water pressure  Up to £2500 for accidental damage to your Home and its fixtures, fittings and furnishings Refer to Section 1 - Peril 8

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Contents within your home	
Significant Features and Benefits	Significant Exclusions, Limitations, Conditions
<p><b>Freezer Food</b></p> <p>Cover for loss or damage to frozen food as a result of failure of your freezer due to an inherent defect or failure of the electricity supply</p>	<p>£250 limit applies Refer to Section 1 – Peril 9</p>
<p><b>Credit Cards</b></p> <p>Cover for financial loss if a credit card is used without the cardholders permission</p>	<p>£100 limit applies Refer to Section 1 – Peril 10</p>
<p><b>Accidental Damage to Audio and Video Equipment</b></p>	<p>Excludes business or professional equipment</p> <p>Cover excluded where the Home has been Unoccupied for more than 30 consecutive days Refer to Section 1 – Peril 11</p>
<p><b>Contents outside your Home</b></p> <p>Cover for loss or damage caused by theft or malicious act to Contents in the open within the boundaries of your Home.</p>	<p>£200 limit applies</p> <p>Cover excludes pedal cycles that are not secured to an immovable object.</p> <p>Cover excludes cycle parts where the pedal cycle is not stolen at the same time Refer to Section 1 – Peril 12</p>

Personal possessions cover - For items outside of your home	
Significant Features and Benefits	Significant Exclusions, Limitations, Conditions
<p><b>Personal Possessions &amp; Pedal Cycles</b></p> <p>Optional extensions available that cover unspecified items, specified items and pedal cycles for loss or damage that occurs anywhere in the world on a new for old basis.</p>	<p>Cover excluded for loss or damage to items in the Home where the Home has been Unoccupied for more than 30 consecutive days</p> <p>Excludes theft from an unlocked and unattended road vehicle</p> <p>Excludes theft from a locked and unattended road vehicle unless the items were contained in a locked boot or in the case of a hatch back / estate cars concealed from view.</p> <p>Excludes theft of unattended pedal cycles unless from a securely locked building or it was secured to an immovable object by a security device</p> <p>Mobile telephones and pagers unless specified under this section</p> <p style="text-align: right;">continued</p>

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Personal possessions cover - For items outside of your home	
Significant Features and Benefits	Significant Exclusions, Limitations, Conditions
<p><u>Unspecified Personal Possessions Sum Insured Limits</u>            Minimum sum insured - £1,000            Maximum sum insured - £4,000            (single article limit is 25% of the chosen sum insured)            Money Limit - £100            Limit per pedal cycle - £200</p> <p><u>Specified Personal Possessions Sum Insured Limits</u>            Minimum - £1,000            Maximum - £5,000            Specified items over £5,000 may be considered on referral to our underwriters</p> <p><u>Pedal Cycles Sum Insured Limits</u>            Maximum under specified items - £200            Minimum under specified - £200            Maximum under specified - £1,500</p>	<p>Refer to section 2:            Peril 1 in respect of Unspecified Personal Possessions            Peril 2 in respect of Specified Personal Possessions            Peril 3 in respect of Pedal Cycles</p>

General exceptions applying to the whole policy	
Significant Features and Benefits	Significant Exclusions, Limitations, Conditions
	<p>The policy excludes loss, damage, injury or liability arising from or relating to:</p> <ul style="list-style-type: none"> <li>○ Radioactive contamination</li> <li>○ War risks</li> <li>○ Sonic bangs</li> <li>○ Deliberate acts or omissions</li> <li>○ Pollution</li> <li>○ Date recognition</li> </ul> <p>Refer to General Exceptions section of policy book.</p>

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