

Tenants Home Insurance

Insurance Product Information Document

Company: This policy is arranged by The Lettings Hub Limited, an Appointed Representative of Let Insurance Services Limited (LIS). LIS is registered in England and Wales; regulated by the Financial Conduct Authority (474985). This policy is underwritten by Devon Bay Insurance Company Limited (sections 1, 2, 3, 4, 6 and 7 only) and Ascot Syndicate 1414 at Lloyd's (section 5 only).

Product: Tenants Home Insurance

IMPORTANT: This document does not contain the full terms, conditions, limitations and exclusions of the policy, which you can find in the Policy Booklet and your Policy Schedule.

What is this type of insurance?

This is a multi-section Tenants Home Insurance policy to cover loss or damage to your contents within your home or your landlord's buildings or contents if you accidentally damage them. It also covers loss or damage to personal belongings and money you take outside the home, mobile devices, bicycles, your legal liabilities as occupier of your home and home emergency assistance. Cover will only be provided for the sections you select. This document is a summary of the insurance cover and restrictions are not personalised to your individual needs. Please refer to your Policy Schedule and Policy Booklet for full details of your cover.



What is insured?

Section 1 – Tenants Liability

- ✓ Up to £10,000 of accidental damage to the landlord's buildings or contents.

Section 2 – Tenants Contents (£5,000 up to £75,000 as shown on your schedule)

- ✓ Theft, loss or damage of your contents within your home on a new-for-old basis up to the sum insured on your policy schedule.
- ✓ £1,000 seasonal increase in November and December, as well as for one month before and after your wedding day.
- ✓ Up to £300 of freezer food spoiled due to a rise or fall in temperature.
- ✓ Up to £500 cash settlement to repair or replace lost or damaged mobile devices and supplied accessories in and away from your home.
- ✓ Up to 20% of contents sum insured for alternative accommodation costs if damage to your contents renders your home uninhabitable.
- ✓ Up to £750 for theft from garages or outbuildings
- ✓ Up to 20% of contents sum insured for contents temporarily moved to other premises.
- ✓ Up to £750 for contents left in the open.
- ✓ Up to £500 to replace locks or keys to outside doors, safes or alarms if lost or accidentally damaged.

Section 3 – Personal Belongings & Money (£1,000 up to £75,000 as shown on your schedule)

- ✓ Loss or damage away from your home up to the sum insured on your policy schedule.
- ✓ Up to £500 to cover lost money.

Section 4 – Bicycles

- ✓ Up to £200 for loss or damage to bicycles in and away from your home. Specified bicycles can be insured up to £1,500.

Section 5 – Legal Liabilities

- ✓ Up to £2 million liability for accident or injury to individuals as occupier of your home.

Section 6 – Mobile Devices including mobile phones (£500 up to £5,000 as shown on your schedule)

- ✓ Cash settlement to repair or replace lost or damaged mobile devices and supplied accessories in and away from your home, unless insured as specified items where the cover is limited to £1,500 per item per claim.
- ✓ Up to £150 for charges incurred if the mobile device with a lock code installed is stolen and used without your permission or is subject to call cloning.

Section 7 – Emergency Assistance

- ✓ Up to £250 to cover the cost of temporary repairs and overnight accommodation where a sudden and unforeseen situation renders your home unsafe or insecure.



What is not insured?

All sections

- ✗ Wear and tear.
- ✗ Loss or damage caused by pets.

Section 2 – Tenants Contents

- ✗ Damage to clothing.
- ✗ Theft of contents outside of your own individually lockable room if you rent shared accommodation.
- ✗ Homes unoccupied for more than 60 days in a row.
- ✗ Accidental damage caused by mechanical or electrical failure.

Section 3 – Personal Belongings & Money

- ✗ Mobile devices.
- ✗ Theft from motor vehicles unless someone aged 16 or over was in the motor vehicle.

Section 4 – Bicycles

- ✗ Bicycles not locked to an immovable object.

Section 6 – Mobile Devices (including mobile phones)

- ✗ Devices more than 18 months old.
- ✗ Devices with screen sizes of more than 12 inches.
- ✗ Damage or theft of mobile devices whilst in the possession of anyone under 18 years of age.

Section 7 – Emergency Assistance

- ✗ Damage caused by mechanical or electrical failure.



Are there any restrictions on cover?

- ! Excesses – £100 will apply in respect of Tenants Liability, Tenants Contents, Personal Belongings & Money, Bicycles, Mobile Devices or damage to any property other than your home claimed under Section 5 – Legal Liabilities. £250 will apply in respect of Tenants Liability after you have vacated your home. No excess will apply in respect of claims for other Legal Liabilities or for Emergency Assistance.
- ! Personal Belongings cover must not exceed 20% of your contents sum insured.
- ! Mobile Devices sum insured must not exceed 30% of your contents sum insured.
- ! A limit of £1,000 per claim will apply to theft from motor vehicles.
- ! Bicycles sum insured must not exceed 30% of your contents sum insured.
- ! Cover for a single item is limited to £2,500, unless otherwise agreed on your Policy Schedule.
- ! High risk items cover is limited to £10,000.
- ! If the sum insured is less than the full replacement value of the item(s) insured, your claim may be reduced.



Where am I covered?

- ✓ This policy provides cover within Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.



What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided throughout the period of cover.
- You must tell us as soon as you become aware of any loss or damage which may lead to a claim.
- Theft and loss of money must be reported to the police within 24 hours of the discovery of the loss.
- Loss or theft of mobile devices must be reported to the police and your airtime provider within 24 hours of the discovery of the loss.
- You must comply with all the conditions set out in the policy.
- You must pay the premium shown on the policy schedule.



When and how do I pay?

You can choose to pay the premium by either monthly Direct Debit, Credit or Debit card.

If you pay by Credit or Debit card, we will collect the premium on the day you purchase the policy. If you pay by monthly Direct Debit we'll confirm when payments will be taken. If you currently pay by monthly Credit Agreement, you can continue to pay by this method at policy renewal.



When does the cover start and end?

Your policy will begin from the day you've requested cover to start and will continue for a minimum of 12 months. This is an annually renewable policy. The date your policy will start and end will be confirmed in your quote or Policy Schedule and forms the term of your policy.



How do I cancel the contract?

- You can cancel this policy at any time by writing, emailing or calling The Lettings Hub. You can find the contact number within your policy documentation.
- If you cancel this policy within 14 days of the start date or renewal date, or after you receive your policy documents, whichever is later, we will refund any premiums paid.
- If you wish to cancel this policy after 14 days of the start date or renewal date, or after you receive your policy documents, whichever is later, and you have not made a claim, we will charge you for the period that we have provided cover to you.
- If you have made a claim during the period of insurance then you will have to pay the full annual premium, so you won't receive a refund.