

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 insurance is underwritten by Bspoke Underwriting Ltd on behalf of Accelerant Insurance UK Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Bspoke Underwriting Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 310101.

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 expense reimbursement.. 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

- ✓ Accidental damage to your landlord's fixtures, fittings and contents, up to the sum insured shown in the Policy Schedule.

Section 2 – Tenants Contents

- ✓ Cover for your contents within the home on a new-for-old basis, for events such as fire, flood, storm, escape of water and theft, up to the sum insured on your policy schedule.
£1,000 seasonal increase during November and December, as well as for one month before and after an insured family member's wedding .
- ✓ 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 an insured event 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 (if selected)

- ✓ 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 (if selected)

- ✓ 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 (automatically included)

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

Section 6 – Mobile Devices including mobile phones (if selected)

- ✓ Cash settlement to repair or replace lost or damaged mobile devices up to the sum insured shown in the schedule and supplied accessories in and away from your home.
- ✓ 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 Expense Reimbursement (automatically included)

- ✓ Up to £250 to reimburse the costs incurred by you for temporary repairs and overnight accommodation following a sudden and unforeseen event that makes the home unsafe or insecure.

Section 8 – Pet Damage (if selected)

- ✓ Loss or damage caused by your pet to your contents and the landlord's property.



What is not insured?

All sections

- ✗ Wear and tear.

Section 1 – Tenants Liability

- ✗ Loss or damage caused by pets.

Section 2 – Tenants Contents

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

Section 3 – Personal Belongings & Money

- ✗ Mobile devices.
- ✗ Theft from a motor vehicle unless a person aged 16 or over was present in the vehicle at the time of the theft.

Section 4 – Bicycles

Bicycles not locked to an immovable object.

Section 5 – Legal Liabilities

Damage to or loss of physical property.

Section 6 – Mobile Devices (including mobile phones)

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

Section 7 – Emergency Expense Reimbursement

Damage caused by mechanical or electrical failure.

Section 8 – Pet Damage

- ✗ Any third-party liability, other than liability to the Landlord's property.
- ✗ Veterinary fees.



Are there any restrictions on cover?

! IMPORTANT LIMITS AND EXCESSES

Excesses - £100 will apply in respect of Section 1 - Tenants Liability, Section 2 - Tenants Contents, Section 3 - Personal Belongings & Money, Section 4 - Bicycles, Section 6 - Mobile Devices or damage to any property other than your home but £250 will apply in respect of Section 1- Tenants Liability after you have vacated your home.

No excess will apply in respect of claims under Section 5 - Legal Liabilities or under Section 7 - Emergency Expense Reimbursement.

Under Section 8 - Pet Damage, £100 will apply in respect to damage to landlord's property, and £200 in respect of the tenant's contents

! COVER LIMITS AND CONDITIONS

Malicious Damage claims are limited to £5,000.

- ! The sum insured for Mobile Devices must not exceed 30% of the contents sum insured.

- ! A limit of £1,000 per claim will apply to theft from motor vehicles.

- ! The sum insured for bicycles must not exceed 30% of the contents sum insured.

- ! Cover for a single item is limited to £2,500, unless a higher limit is shown 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 insured item(s), any claim may be reduced.



Where am I covered?

- ✓ This policy provides cover anywhere in England, Wales, Scotland.



What are my obligations?

- You must answer our questions honestly and accurately and tell us about any changes that may affect your insurance during the period of cover.
- You must notify us as soon as possible of any loss or damage or incident which may result in a claim.

- Theft or loss of money must be reported to the police within 24 hours of discovery.
- Loss or theft of a mobile device must be reported to both the police and your airtime provider within 24 hours of discovery.
- You must comply with all the terms and conditions set of the policy.
- You must pay your premium when due..



When and how do I pay?

Premiums can be paid by Direct Debit, credit card or debit card. Payment terms will be confirmed when you purchase or renew your policy.



When does the cover start and end?

Your policy starts on the date cover is requested and runs for 12 months. It is an annually renewable policy. The start date and end dates of your policy are shown in your quote or Policy Schedule..



How do I cancel the contract?

- You can cancel your policy at any time by contacting The Lettings Hub. Contact details can be found within your policy documentation.
- If you cancel this policy within 14 days of purchasing or renewing your policy, or receiving your policy documents, whichever is later, you will receive a full refund any premium paid.
- If you cancel your policy after the 14 day cooling off period and have not made a claim, you will receive a refund of the premium paid, less the amount charged for the period you were covered.
- If you have made a claim you will not be entitled to a refund and the full annual premium will remain payable.