



**TENANT  
CONTENTS  
INSURANCE**

# TENANTS INSURANCE

---

Protect your belongings and your liability as a tenant too, on one policy

- £50,000 of contents cover to protect your personal possessions
- £10,000 tenant's liability cover for accidental damage to your landlord's property
- Optional extras including cover outside the home or protection for high value items
- Transferable between properties - even if you buy your own home

## **When do I need to take out Tenants Insurance?**

If you're about to rent a property, now is a good time to consider taking out Tenants Insurance. Having cover in place for when you move in means you have the safety net to protect you if something goes wrong. Plus, if you take out Liability Insurance, you'll have some peace of mind that if you accidentally damage any of your landlord's items in the property, you would be able to claim through this policy.

To help you decide, here's a look at the cover available for you as a tenant from us here at HomeLet.

## **Tenants Contents Insurance from HomeLet**

No matter how careful you are, there's always the possibility that something could go wrong. By taking out Tenants Contents Insurance, you can ensure that if your belongings are stolen or damaged while you're letting a property, you won't have to worry about paying for replacements.

So, if there's a fire in the house or flat you live in, the property's flooded, or someone breaks in and steals your things, this type of contents insurance for renters is there to provide protection.

# TENANTS INSURANCE

---

## How does Tenants Contents Insurance from HomeLet work?

We've been providing specialist cover for tenants for over 25 years, so we're able to offer comprehensive insurance for a range of needs.

When you take out Tenants Contents Insurance with us, you will be covered for up to £50,000 as standard. This will cover you if you need to put in a claim for certain insured events, such as theft, flood, Escape of Water and fire.

Our contents cover protects you, your partner, your children and any other person who permanently lives with You, including up to two sharers but not lodgers or any other paying guests, in the event of things such as fire, theft or flood. You're also covered if there's accidental damage to your TV, audio, video, DVD and personal computer equipment.

It also includes:

- Money (up to £500 per claim) and credit cards (up to £200 per claim)
- Pedal cycles within the boundaries of your home (up to £500)
- Contents in your garage, shed or outbuildings (up to £2,500)
- Locks changed following theft of keys (up to £1,000)

The items covered will depend on the policy you choose and there are certain add-ons and upgrades that you can opt for, depending on your circumstances.

# TENANTS INSURANCE

---

## What's it worth?

When choosing the right policy for you, it's important to know what will automatically be covered and any extensions you might need. Generally, gadgets, appliances and clothes fall under a typical policy, however there are some restrictions in place.

For example, your bicycle is covered under this renters' contents insurance, but this only applies to pedal cycles and not motorbikes. Also, the standard cover only applies if your bike's worth up to £500. You can insure more expensive bikes, you'll have to advise us of this and it may increase your premium. Do you have more than one pedal bike? You'll get up to £500 per bike.

Overall, the following items are covered:

- Clothes and jewellery\*
- Ornaments, antiques and heirlooms\*
- Soft furnishings, i.e., bedding and cushions
- Electrical equipment, i.e., TVs, Blu-ray players, games consoles, speakers, stereos
- Mobile phones - as standard our contents cover provides up to £300 per claim for mobile phones (excluding accidental damage - however this is included if you take out the Accidental Damage extension)
- Any personal furnishings in the property, i.e. furniture
- Your bicycle (as above)

Double-check with our team of insurance experts to find out what your policy will cover.

\*Where items are classed as valuable the most we will pay for any one item is £2,500 and the most we pay for any one claim is £10,000. The definition of valuable is; articles made from gold, silver or other precious metals, clocks, watches, furs, photographic equipment, binoculars, telescopes, musical instruments, collectors' items, pictures and other works of art, rare and unusual figurines and ornaments, curios, guns, collections of stamps, coins or metals.

As with any type of insurance, it's important to make sure you have enough cover. To find you don't have enough to replace some of your more expensive items can place significant financial strain on you.

# TENANTS INSURANCE

---

## **Are there any optional add-ons available?**

There are several options for you if you want a more tailored quote. This can include upgrading your cover for specific items, or adding accidental damage cover. These are the add-ons that we offer should you need them:

### **Accidental Damage extension**

As a standard feature of your policy, we offer limited Accidental Damage cover for some of your items. Examples include your TV and personal computer equipment.

Mobile phones are excluded from our limited Accidental Damage cover. With the Accidental Damage extension, you can extend your Accidental Damage cover for just £4 a month to include most of your contents whilst within your home, including mobile phones up to £300.

### **Specified personal belongings**

This optional cover is designed to protect your higher value personal possessions over £2,500 against accidental damage, loss or theft, even outside your home.

### **Unspecified personal belongings**

This optional cover is designed to protect your personal possessions against accidental damage, loss or theft when you take them out of your home. You would be covered in the European Area. There is also cover anywhere else in the world for up to 60 days in any Period of Insurance.

For personal belongings the most we will pay for any one item is £2500, if you have an item worth more than this, then you may want to consider our specified item cover.

Some items have different limits, for example the most we will pay for Credit Cards is £200. Money; £500, Mobile phones; £300, Pedal cycles; £500. Check your policy wording for full details.

# TENANTS INSURANCE

---

## **Pedal cycle extension**

Our optional Bicycle Cover protects your bicycles when you take them out of the boundaries of your home. If you're a keen cyclist, this option will ensure your pedal cycle's protected in the European area and also anywhere in the world, up to 60 days in any one period of Insurance.

There is a combined overall limit of £7,500 for specified, unspecified and pedal cycle extension cover.

## **Personal legal protection**

Our cover provides the expert legal help and assistance needed to protect yourself against common legal issues such as Contract or personal injury disputes, without the worry of running up solicitors' costs and overstressing your resources.

- Up to £100,000 for legal fees and cost
- Cover to help you to claim compensation or to defend your legal rights.

---

## **What are the excess levels?**

Here's an at-a-glance guide to the excess levels for Tenants Contents Insurance:

- Contents Standard: £100
- Malicious Damage: £500
- Escaping water: £250
- Legal Liability and Personal Liability: £100
- Contents Accidental Damage: £100
- Tenancy Liability (accidental damage to landlord's property, furniture, fixtures and fittings): £100
- Possessions: £100
- Specified Possessions: £100
- Pedal Cycles: £100
- Legal Expenses - £0 - except for claims relating to nuisance or trespass of a property, that has a £250 excess

# TENANTS INSURANCE

---

## How much does HomeLet's Tenant Contents Insurance Cost?

Here at HomeLet, for up to £50,000 standard cover on our Tenants Contents Insurance\*, we offer a price across the UK of £11 a month. This is subject to certain criteria and could change. If you choose to pay for your policy monthly, a monthly admin fee of £1.99 will be payable.

---

## Tenants Liability Insurance from HomeLet

The Tenants Contents Insurance policy incorporates our Tenants Liability Cover as standard. If you accidentally damage your landlord's property, this will cover you for repairing or replacing their broken fixtures, fittings and furniture up to £10,000.

