



**HAYBROOK**



# Hundreds of thousands of tenants living in rented homes across the UK choose HomeLet to provide them with the protection they need

## A HomeLet policy is designed for you

If you're looking to cover your liability as a tenant, under your tenancy agreement, or if you'd like to cover your contents in case they're lost, damaged or stolen then HomeLet may be able to help.

With Contents Insurance you can cover both your contents and your liability as a tenant. However if you're simply looking to cover just your liability as a tenant, Tenancy Liability Cover will do just that.

## You can rest assured you're in safe hands

HomeLet are a market leading provider of referencing and insurance solutions to the lettings industry. They are also chosen to cover thousands of tenants across the UK, and protect over £300 millions' worth of their possessions - so what are you waiting for?





# Tenancy Liability Cover

## Why do you need to cover your liability as a tenant?

If you've recently signed a tenancy agreement you might have been asked by your letting agent to cover your liability as a tenant. Covering your liability as a tenant basically means that you're responsible for having the necessary funds to cover yourself in case you accidentally damage your landlord's property, furniture, fittings or fixtures, which you will be responsible for under your tenancy agreement.

Whilst no-one can insist you insure your own possessions, under your tenancy agreement you may be required to cover your liability as a tenant', and this is where HomeLet may be able to help with Tenancy Liability Cover.

## Key benefits include:

- £10,000 to cover your liability as a tenant
- Cover for you, your partner and all members of your family who permanently live in your home. So, if you accidentally damage your landlord's possessions we'll pay out so you don't have to!

# Contents Insurance

## Would you like to cover your contents?

If you're moving home you might have realised just how many possessions you have to move with you, you may even know what rooms you want to put them in, but have you considered the cost of replacing them if something unexpected were to happen?

That's where a HomeLet Contents Insurance policy can help - with cover for your contents in case they're damaged or stolen from your home.

HomeLet can offer you comprehensive insurance solutions that not only help to protect your own belongings, but also your liability as a tenant too, just when you need it the most.

## Key benefits include:

- Cover for your liability as a tenant – so if you accidentally damage your landlord's property, furniture, fittings or fixtures we'll cover you up to £10,000
- Cover for you and your family – we'll automatically cover you, your partner and all members of your and your family, permanently living in your home
- Cover against fire, flood and theft – so if something unexpected happens you can rest assured that we've got you covered
- Cover for £50,000 worth of contents as standard





# Added peace of mind from HomeLet

## What you're covered for

- Accidental damage to your TV, audio, video, DVD and personal computer equipment
- Valuables like jewellery are covered up to £10,000 (£2,500 single article limit)
- Pedal cycles up to £500
- Money up to £500
- Contents in your garage, shed or outbuildings up to £1,000
- Cost of changing locks if your keys are stolen (up to £1,000) or lost (up to £200)
- Cover for your frozen food if your freezer breaks down, up to £1,000

## Additional extras

- As well as covering your contents in the home, HomeLet can also offer you a range of additional extras:
- Additional cover for your bicycle if it's worth more than £500 or when you take it out and about
- Protection for the things that you can't leave the house without, such as your iPod, laptop and digital camera
- Cover for those extra special items £7,500, wherever you are in the world

# Arrange your HomeLet contents cover today

## Simple pricing

Pricing solutions no matter where you live in the UK:

### Tenancy Liability

Level of cover	Monthly	Annually
£10,000	£9.50 (+£1.99)*	£114.00*

### Contents Insurance+

Level of cover	Monthly	Annually
£50,000	£12.50 (+£1.99)*	£150.00*

All prices include Insurance Premium Tax (IPT) at the current rate.

\*Prices stated are for 12 month policies, please be aware that a £1.99 monthly admin fee will be charged if you pay for your policy on a monthly basis, this is stated in the brackets above. Cover is subject to the policy terms, conditions, limitations and exclusions. Please refer to the HomeLet Content's Insurance policy wording for full policy details, which is available on our website or on request.  
[www.homelet.co.uk/tenants](http://www.homelet.co.uk/tenants)





# Tenant's Income Protection

## Have you considered cover for an unexpected event?

No-one expects that they will be hit by an event that could leave them unable to work, either through accident, sickness or unemployment. However, it is important that you have cover in place so that you can keep up with your outgoings in the event that your regular income stops.

With their Income Protection Insurance, Homelet can assist you if you're looking for cover in case you become unable to work due to accident, sickness or unemployment.

## Accident & Sickness Cover:

You can be covered in the event of being unfit to work due to accident or sickness, if certified by a Doctor as being medically unfit to work.

Cover includes:

- £3,000; or
- 65% of gross income whichever is the lower amount



## Accident, Sickness & Unemployment Cover:

In addition to Accident & Sickness, Homelet can provide cover should something unexpected happen and you become unemployed.

Your unemployment will need to be evidenced and cannot be caused by voluntary redundancy, resignation or retirement.

Cover includes:

- £3,000; or
- 65% of gross income whichever is the lower amount





## Choose HomeLet

Thousands of tenants living in rented homes across the UK choose HomeLet to provide them with the protection they need.

For more information, or to get a quote for Tenant's Insurance why not contact Homelet today!

## Contact HomeLet

Call today for a quote: 0800 035 8258  
We're open: Monday to Friday 8.30am - 8pm  
Saturday 9.30am - 1pm

Online:  
[homelet.co.uk/tenants](http://homelet.co.uk/tenants)

Or post your application to:  
FREEPOST: RTBY-CCZA-BSZT  
HomeLet  
Hestia House  
Unit 2 Edgewest  
Road Lincoln  
LN6 7EL

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**HomeLet**

TAKING THE RISK OUT OF PROPERTY RENTAL

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