

TENANTS CONTENTS INSURANCE  
INCORPORATING TENANCY LIABILITY

PROTECT WHAT  
MATTERS TO YOU



0800 035 8258 | [HOMELET.CO.UK](https://www.homelet.co.uk)

## > WHY HOMELET?

If you're new to renting, you might not have heard of us until now – so allow us to introduce ourselves!

We're the UK's largest tenant referencing company, and we provide specialist insurance for tenants, landlords, and letting agents too. This means you'll benefit from a product designed with you in mind, backed-up with more than 25 years' experience, so you can rest assured that you're in safe hands.



## > YOUR QUESTIONS ANSWERED

### Why do I need contents insurance?

Nobody can predict the future, and incidents such as fire, floods and theft do happen. Replacing your contents can cost thousands of pounds, which is why you might want to consider protecting your possessions in case the unexpected happens.

### Do I have to take out contents insurance?

No. as a tenant, you aren't obliged to protect your contents. However, doing so can give you the peace of mind that your valuables are covered against loss or damage from specific events such as fire, theft or flood.

## › PROTECT THE THINGS THAT MATTER TO YOU WITH OUR SPECIALIST TENANTS INSURANCE



Over the last 25 years or so, we've really got to know our customers, and that's why we've created insurance solutions that are perfect for tenants just like you.

### Our contents insurance gives you

- › £50,000 of cover for your own contents (our cover's on a new-for-old basis but we sometimes allow you to organise your own replacements too!)
- › £10,000 of Tenancy Liability cover, for accidental damage to you Landlord's property, possessions, fixtures and fittings

## › DID YOU KNOW?

**56.2%**

OF TENANTS HAD ISSUES WITH A DEPOSIT BEING RETURNED, THAT COULD'VE BEEN COVERED UNDER A HOMELET POLICY

**£3.6 MILLION**

WE'VE PAID OUT ACROSS TENANTS INSURANCE CLAIMS SINCE 2008

## > PROTECT YOUR LANDLORD'S PROPERTY



We know that tenants often have to put down a sizeable deposit. And, if you accidentally damage your landlord's property, this money can be at risk.

So, when you choose our contents insurance, you'll benefit from £10,000 Tenants Liability Insurance as standard.

If you accidentally damage any fixtures, fittings or property you're liable for under your tenancy agreement, we'll help to put it right.

## > WHAT ELSE DOES IT COVER?

- > Cover is transferable between properties. even if you buy your own home
- > We'll increase your cover by 10% whilst you're celebrating something special
- > Additional £1,000 of cover for your family when they're studying away from home
- > Damage to interior decorations
- > Contents in you shed or outbuildings are also covered
- > Pedal cycles valued up to £500 are covered, within the boundaries of your home

## › TAILOR COVER TO YOUR NEEDS



Every tenant is different. Whether you rent a house in Hammersmith or share a flat in Finchley, you can tailor your Tenants Contents Insurance to your specific needs.

Insure your bike, add cover for accidental damage, and protect specific personal belongings both inside and outside your home.

## OPTIONAL EXTRAS

You may have some special items, or specific incidents you'd like extra protection for. So we also offer the following optional extras for you to choose from, creating a policy that truly suits your needs...

- › Accidental damage extension
- › Unspecified personal belongings
- › Specified personal belongings
- › Pedal cycle extension
- › Personal legal protection

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Call one of our friendly team on  
**0800 035 8258**  
to find out more





## GOLD TRUSTED COVER FROM THE EXPERTS

Thousands of customers love our Tenants Content Insurance. Don't take our word for it though – we're a Gold trusted provider on Feefo.

We've been awarded a customer experience rating of 4.6 out of 5 by more than 6,000 of our customers, through independent feedback from Feefo.

### INTERESTED?

Getting cover is simple!

You've got two options:

1. Visit [homelet.co.uk/tenants](https://homelet.co.uk/tenants)  
to get a quote

OR

2. Call one of our friendly team on  
0800 035 8258

HomeLet is a trading name of Barbon Insurance Group Limited which is authorised and regulated by the Financial Conduct Authority for insurance distribution.

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