

Renters Insurance Policy Booklet

Your terms and conditions



Welcome to your Renters Insurance policy

What cover do I get?

As part of the Home Cover, we cover you and your family's contents inside your home for fire, theft, flood and water damage. There's also some cover for emergency accommodation and some liability cover.

If you have Anywhere Cover, this covers specific items that you have selected for theft and loss outside your home, and damage both inside and outside your home.

For more details on these covers please read this Policy Booklet in full.

Some things are not covered. For example, your insurance doesn't provide cover for wear and tear. We explain more about what this means in Section 6 of this booklet.

What are my cover limits?

The cover you get has certain limits depending on the level of cover you choose. There's also an excess if you claim. More information about the policy limits and an explanation about how the excess works are in Sections 7.3 to 7.7 and in your Policy Schedule.

How does Renters Insurance work?

This is a monthly policy. It automatically renews each month unless you or we cancel it, or we choose not to renew it. You must pay the monthly premium when it's due.

See Section 8 for details of the conditions that apply to your policy.

What do I need to do?

It's really important that you check the information that you have provided. This is detailed within your Policy Schedule which is available in your Policy Manager. If we haven't got the right or complete information, we may cancel your policy or refuse to pay out for any future claims.

Please read this policy booklet, your Policy Schedule and check your limits to make sure that it's the right cover for you.

It's important that you tell us if any of the information in your Policy Schedule changes. This can affect your cover, premium or a claim too. We'll remind you about this each month. Please see Section 8.1 for more information about this.

How do I make a claim?

If something goes wrong and you need to claim, go to Section 7 to find out what you need to do.

How do I contact you?

You can manage your policy online in your Policy Manager. Alternatively if you need to speak to someone you can call us on **0345 600 6495** (lines are open 8am–6pm, Monday to Friday and 9am–1pm on Saturday).

1. Words with special meanings

Some of the words we use in your policy have special meanings. We explain these below:

'we', 'our' or 'us', mean Lloyds Bank General Insurance Limited.

'you' means the policyholder named in the Policy Schedule.

'your family' means your partner, relatives or foster children who normally live with you.

'your home' is the property at the address in the Policy Schedule, including a garage if you have one as part of your tenancy agreement.

2. Home cover

2.1 What's covered?

We cover contents owned by you or your family. These are your household goods and personal belongings.

2.2 What's not covered?

We don't cover the following:

- Deeds, share certificates or other documents which are evidence of ownership
- Downloaded data
- Cash, stamps, vouchers, cheques or gift cards
- Freezer contents
- Motorised vehicles or any parts or accessories for them, except for electric bikes if the motor alone can't make them go faster than 15.5 miles per hour
- Caravans, trailers, trailer tents, boats, watercraft and all their accessories
- Items used or held for business or professional purposes, for example stock
- Fixtures and fittings of your home, whether yours or your landlord's, and any improvements made to them.

2.3 Where do we cover you?

You and your family's contents are covered whilst they're inside your home. But, you're not covered for other places like outbuildings (other than a garage if you have one as part of your tenancy agreement), gardens or communal areas. A communal area is a place that other residents who don't live with you have regular access to. For example, if you share a flat you are covered for contents in shared rooms in the flat. But they wouldn't be covered if they were left in a communal hallway that was shared with other flats.

2.4 What events do we cover you for?

Contents inside your home are covered if:

- They're stolen from your home or damaged following a forcible or violent entry, such as a break-in.
- There's a fire.
- Your home floods or there's water damage because of a leak.

The most we'll pay for one item is £3,000 and the most we'll pay for a claim is £10,000.

3. Emergency accommodation

If you can't live in your home because of fire, flood or water damage, we'll pay up to £150 per day towards the cost of emergency accommodation for you and your family. The most we will pay for any claim is £1,500.

4. Liability cover for fire, flood and water damage

If something goes wrong in your home, it can also damage your landlord's or neighbour's property, and you may be responsible for the damage.

If this happens because of fire, flood or water damage, we'll cover you if:

- it's something that you're responsible for under your tenancy agreement; or
- the damage to your neighbour's property was accidentally caused by you or your family.

The most we'll pay is £10,000.

But we don't provide cover if the liability or damage:

- results from any employment, trade, profession or business; or
- is caused as a result of owning, keeping or using a vehicle.

5. Anywhere Cover

This provides cover for any individual items you have named on your policy that are:

- damaged anywhere; or
- lost or stolen outside of the home.

5.1 What sort of items can be covered?

You can choose any individual item worth up to £3,000. You can cover up to 5 separate items. The maximum value of Anywhere Cover items that can be covered is £10,000.

5.2 What's not covered?

All items listed in Section 2.2 are not covered under Anywhere Cover. In addition we will not provide cover for:

- Aircraft of any type including models such as drones and all their accessories.

5.3 Items damaged anywhere

We'll cover your Anywhere items both in and outside the home for damage that's sudden, unexpected and not done on purpose. There needs to be a one-off, specific event that caused the damage. For example, you drop and smash your laptop.

5.4 Loss or theft of items outside the home

We'll cover your individual items for loss or theft outside of the home provided you and your family have taken good care to prevent the loss or theft from happening.

For example, if you're at a restaurant and leave your mobile phone on the table out of your sight and reach while you use the bathroom, we won't pay if it goes missing. This is because you hadn't taken good care to prevent this from happening. On the other hand, if items went missing from a locked hotel room whilst you were out, we would pay. This is because you had taken good care by locking the items in your room.

If one of the items is a bike, it must always be locked securely to something fixed like a lamp post or railings when you aren't using it.

6. Things we don't cover you for

We don't provide cover for anything that you or your family have insured under a more specific insurance policy.

We also don't cover any loss or damage caused by:

- anything that happens gradually or over time. For example fungus, mould, damp or wear and tear. When we say wear and tear we mean damage that happens naturally as something gets old. It includes things like your carpets getting dirty and worn or the colour fading on your sofa. It also includes electrical items such as TVs or computers breaking down because they're old;
- animals or insects;
- any type of cleaning or renovating;
- cyber-attacks;
- computer or electronic viruses;
- vandalism;
- war, invasion or revolution;
- an act of terrorism. By terrorism we mean the use, or threat of use, of any force or violence for political, religious or ideological reasons. This includes trying to influence any governments or put fear into any section of the public;
- anything caused by nuclear explosions or radiation; or
- any deliberate, wilful, malicious, or unlawful act by you, your family, or anyone else living or invited into your home.

There are also some general things that aren't covered either. These are:

- matching items. This means that we won't pay for the cost of replacing an undamaged item or part of an item which forms part of a set or suite or is of a uniform nature, colour or design. For example, if one chair is damaged, we won't pay for the undamaged chair just to make them match;
- mechanical or electrical breakdown or faults;
- any loss in value;
- any loss, damage or liability that existed before your cover started;
- any costs beyond the cost of replacing or repairing damaged items;
- any costs incurred without our agreement; or
- any improvements or changes made to your home. For example, if you install a new fitted kitchen this won't be covered.

7. Claims

7.1 Before you make a claim

If you need to make a claim, there are some things you might have to do before contacting us.

- You should do what you can to stop the problem getting any worse. For example, if there's a leak, turn the water off at the mains and call your landlord to arrange for a plumber. It's important you don't make repairs or throw away any damaged items until we say so, as this could affect any claim.
- If something's been stolen or damaged during a theft, call the police and get a crime reference number. If you've lost something, call the police and if possible get a lost property number.
- If something's lost or damaged while travelling, for example in your suitcase on a plane, you should report it to the airline or travel company you booked with before calling us.
- If you lose a mobile phone, you must tell your phone provider straight away.
- Finally, it's important you don't admit or deny blame, or negotiate with someone if they say you're responsible for any damage. If you do this, it might mean we're unable to pay your claim. If someone is claiming you're responsible for any damage, please don't reply to any letters or documents. Send them to us instead.

7.2 Reporting your claim

To make a claim, please log in to your Policy Manager and follow the step by step guide. If you experience problems in registering a claim online or you're unable to access your Policy Manager, please call us on 0345 600 6495 (Lines are open 8am–6pm, Monday to Friday and 9am–1pm on Saturday).

- You should tell us about your claim as soon as you can. We might not be able to pay some or all of your claim if you don't. We won't pay any more for a claim than we would have if you'd told us straight away. For example, if the damage has got worse in the meantime.
- We'll also need you to make a list of everything that's been lost, damaged or stolen.
- You must help us look after your claim by doing as we ask. We might ask you to give us proof you own what you're claiming for and its value, like a receipt or valuation you had done. Or we may ask you to prove that your claim happened as you said it did. For example, we might need photos, a video or a report from an expert. If we ask for you to give us proof, you must give it to us or we might not be able to pay your claim. You're responsible for paying any costs that are needed to prove your claim.

7.3 How we'll look after your claim

You must let us defend or settle any legal disputes or claims on your behalf. You'll also need to let us take legal action in your name and help us to take legal action if we ask you to.

7.4 What we pay

The most we'll pay for any one event or series of events is the amount shown in your latest Policy Schedule.

7.5 What you pay

We'll deduct all relevant excesses before settling your claim. Excesses are shown in your latest Policy Schedule.

7.6 How we settle your claim

If we approve your claim the maximum we'll pay is the limit in your Policy Schedule, less your excess.

- If your item is still available as new when you claim, we'll pay you its replacement cost, less your excess.
- If your item is no longer available as new, we'll first identify the closest model that is available as new. If the cost of the closest model is within your policy limit, we'll pay you that amount, less your excess.
- If it's not possible to replace as new or find the closest model, we'll decide how much to pay. This will be based on an expert opinion of how much it was worth before the damage or loss happened.

If the cost to replace the item is above your policy limit, we'll pay you your policy limit, less your excess.

For example, let's say you lose your smartphone that's insured up to £750. That model is no longer available as new, but a newer version of the smartphone is available and costs £650. In this example we'd pay you £550 – the cost of the newer smartphone, less your £100 excess. If the newer model costs £950, we'd pay you £650 – your policy limit of £750, less your £100 excess.

7.7 How we settle a claim under your Liability cover

We will ask you for the details of your Landlord or neighbour and deal with them directly to pay for any damage that we decide you are legally responsible for. We will not update you on the progress of the claim in your Policy Manager but you can contact us if you have any questions.

8. Other conditions

8.1 Changes you must tell us about

You must tell us if any of the information contained in your Policy Schedule changes.

Because we can change your cover to reflect a change from when it happens, it's very important that you tell us about a change before it happens or as soon as you know about it. Once you have told us about a change, we'll let you know whether we can continue the cover and, if we can, the terms on which it will continue.

If you tell us about any changes, we may do one of the following:

- Increase or decrease your premium to reflect the change;
- or
- Treat your policy as ended from the date of the change meaning that cover will end after that date.

What happens if you don't tell us

If you don't tell us about any changes, we may refuse any claims made after the change happened or treat your policy as ended from the date of the change, meaning that cover will end after that date.

8.2 Other changes you want to make to your policy

If you want to make any other change to your policy you can do this through your Policy Manager. For example, if you want to add something, we'll let you know whether we can cover you and what the premium will be. You can then decide whether you want to make the change.

8.3 Renewing your policy on different terms or on a different premium

We'll give you a month's notice if we're going to renew your policy on different terms or if your premium is going to change. If you're not happy with the different terms or the premium, you'll be able to cancel the policy before they apply.

8.4 How your policy ends

You can cancel your policy within 14 days of receiving your policy documents or the start date of your policy, whichever is later. If you haven't made a claim, we'll refund your premium.

You can cancel your policy at any other time. If you've already paid your monthly premium, we'll provide you with a refund for the rest of the month after your policy ended.

We can decide not to renew your policy. If we're not going to renew your policy we'll give you a month's notice that this is going to happen and that the policy will end.

Your policy can also end if:

- you don't pay the premium when due;
- there's fraud (see Section 8.6 for details); or
- the information we're basing your cover on is inaccurate or incomplete, or has changed. More information can be found about changes you must tell us about in your Policy Schedule.

8.5 Paying your monthly premium

When you first take out your policy we'll take payment for the period from the policy start date up to the end of the month. After that, we will collect your monthly premium by a recurring payment. This means we can collect your premium each month until you tell us to stop doing so, even if your card has expired.

The amount of your monthly premium and the date when we will collect it are in your Policy Schedule.

This is what happens if we can't collect your monthly premium:

- We'll retry collecting the payment on the 3rd, 7th and 14th of the month.
- If payment is still not received we'll cancel the policy after the final try. As we didn't receive the missing premium, this means that you weren't covered during this month from the date the payment was due.

If you need to update your details to make payment, you can do this through your Policy Manager.

8.6 Fraud

We rely upon the honesty of our policyholders when providing this cover. If:

- an exaggerated or fraudulent claim is made; or
- untrue information has deliberately been provided to us in order to obtain cover, or cover at a lower premium

then we:

- won't pay anything;
- will cancel your policy from the date of the fraudulent or dishonest act and no premiums will be refunded.

We may also inform the police and any other enforcement agency.

8.7 General

This document and your Policy Schedule is the agreement between you and us. We'll only deal with that person or someone that person has authorised. If you want to authorise someone, just give us a call and we can explain how this can be done.

You and your family must take all reasonable care to prevent or minimise any loss, damage, accident or injury.

The law applying to this policy will be the law in the part of the United Kingdom where your home is. Disputes can be dealt with by any Courts in the United Kingdom.

We can change your insurer on renewal. We'll tell you about this before it happens. If you don't want to be covered by a different insurer, you can tell us at any time.

We will communicate with you in English.

9. If you're not happy

We'll always make every effort to meet the highest standards we've set ourselves. But if you ever feel we haven't lived up to what you expect, or are unhappy in any other way, then please get in touch.

Please call us first on **0345 600 6495**.

If you are still not satisfied with the way we have handled your complaint, your matter can be referred to the Financial Ombudsman Service (FOS). They can be contacted on freephone **0800 023 4567** or **0300 123 9123**. Calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs. Alternatively you can write to them at Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR or visit **www.financial-ombudsman.org.uk** Contacting FOS will not affect your legal rights.

Do you need extra help?

If you'd like this in another format such as large print, Braille or audio CD please contact us.

If you have a hearing or speech impairment you can contact us using the Next Generation Text (NGT) Service (available 24 hours a day, 7 days a week). If you're Deaf and a BSL user, you can use the SignVideo service available at [halifax.co.uk/accessibility/signvideo](https://www.halifax.co.uk/accessibility/signvideo)

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Calls may be monitored and recorded.

This information is correct as of November 2019.

