

Tenant Shield Insurance

Insurance Product Information Document

Product: Husmus Tenant Shield Insurance



This Husmus Tenant Shield policy has been arranged by Husmus Ltd (Husmus) and administered by Ortus Underwriting, a trading name of Xact Risk Solutions Limited, and underwritten by underwriters at Lloyd's. Husmus are authorised and regulated by the Financial Conduct Authority, register number 953270. Husmus is also an appointed representative (Firm Reference Number 463913) of Xact Risk Solutions Limited who is authorised and regulated by the Financial Conduct Authority (FCA), reference number 590914.

This document provides a summary of the key information about your Husmus Tenant Shield policy. Complete pre-contractual and contractual information is provided in the policy wording and policy summary email.

What is this type of insurance?

The Husmus Tenant Shield is an insurance policy designed to help tenants rent a property serving as an alternative to traditional deposits, guarantors, advanced rent payments, and other upfront costs.



What is insured?

- ✓ Up to 12 months of unpaid rent for whatever reason (Plus cover only)
- ✓ Up to 2 months eviction-free resolution period for tenants unable to pay due to a loss of income (becoming unemployed, ill or in an accident, being self-employed and unable to find work).
- ✓ Up to £5,000 in damages to the home caused by the tenant or their pets (if included)
- ✓ Legal advice and representation for landlords (Plus cover only)



What is not insured?

- ✗ Any amounts above the maximum coverage of £2,500 for 12 months
- ✗ the eviction-free resolution period if the tenant has not lost income.
- ✗ any security amounts or deposits paid by the tenant.
- ✗ Events outside the insurance period or territorial limits.
- ✗ Events related to war, terrorism, or nuclear risks.



Are there any restrictions on cover?

- ! The most we will pay out under the policy is a total of 2 months' rent for essential or 14 for plus cover.
- ! A 7-day waiting period applies after the date your rent was due but unpaid.
- ! Landlords must initiate a claim within 30 days of the rent being missed. Tenants must initiate a claim as soon as they anticipate being unable to pay rent.



What are my obligations?

- You need to give us complete and accurate information when you take out the policy and throughout its duration.
- You must provide all necessary evidence to support claims and cooperate fully during the claims process.
- Pay your premium on time. Failure to pay within 14 days of the due date can lead to cancellation.



Where am I covered?

This policy covers you for your rental property in the United Kingdom



When and how do I pay?

You pay a monthly premium via a recurring payment from your credit or debit card. Your premium will automatically renew unless you tell us otherwise



When does cover start and end?

Your cover begins on the policy start date shown in your Policy Summary email.
Cover continues for as long as you live in the property and pay your premiums, unless the policy is cancelled by you or us.



How do I cancel the contract?

You can cancel via the Husmus app or website (husmus.net)
If you cancel within 14 days of the start date (cooling-off period), you will get a full refund (less any third-party processing fees), provided you haven't claimed. If you cancel anytime after the first 14 days, you will get a pro rata partial refund