



POLICY DOCUMENT

TENANT SHIELD





Welcome to the Husmus family

Thank you for choosing us

In this booklet, you'll find everything you need to know about the cover you have subscribed to – including what is covered and what isn't – so please keep it safe along with your summary email.

Husmus Tenant Shield is a monthly insurance premium. By choosing this product you agree to pay for your insurance by recurring payment from your credit or debit card. Your insurance premium will automatically continue each month or year unless you tell us otherwise. Don't worry, you will always receive advanced notice of your premium renewal.

The Husmus Tenant Shield serves as an alternative to deposits, guarantors, advanced rent payments, and other upfront costs often required when renting a home. This policy provides landlords with protection against unpaid rent due to specified circumstances, giving them security without requiring tenants to make large upfront payments.





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Policy Summary

We want to make sure **you** know what **you're** getting for **your** payment, so **we** did **our** best to make this policy summary short and easy to understand. Please take a few minutes to read through.

What is covered? When?

Essential cover

A period of up to 2 months of unpaid **rent** when the registered **tenant** cannot afford to pay due to a **loss of income**.

Up to £5,000 in damages to the home or its contents made by the registered **tenant** or a resident member of their household named on the tenancy.

Plus Cover (if selected)

This policy covers up to 12 months of **unpaid rent** should the registered **tenant** be unable to pay for whatever reason. The maximum we will pay is £30,000.

Legal representation for the **landlord** up to a maximum of £100,000.

Your policy commences after the policy **start date** for as long as the registered **tenant** lives in the property. See your Policy Summary email for details.

If things go wrong

To begin a claim, kindly log it via **your** Husmus account on the website. **You** can find more information on how to do this at husmus.net/faq.

Either the **landlord** or **tenant** may initiate a claim. The documents you will need to provide are listed in How to claim section for this document.

You must submit your claim to us within 30 days from the claim date.





Important Information

You must read this document and **your policy summary email** together. Please check these documents carefully to make certain they give **you** the cover **you** want.

We rely upon the information **you** provided when **you** took out insurance and throughout the duration of the contract. If the information provided by **you** is not complete and accurate the extent of cover may be affected and **we**:

- may cancel **your** policy and refuse to pay any claim;
- may not pay any claim in full.

If **you** become aware that any information **you** have given is incomplete or inaccurate, please contact Husmus as soon as possible.

This can be done via the website or email us at hello@husmus.net

State Benefits

Please note that the benefits paid by this insurance may, in some cases, affect **your** entitlement to certain state benefits. If **you** make a claim under this policy and also apply for any means tested state benefit, the Department for Work and Pensions may treat some of **your** claim payment as income when calculating **your** benefit entitlement.

Other Insurance

If, at the **claim date**, **you** have any other insurance policies in force which entitle **you** to receive benefit in the event of **accident & illness** or **unemployment**, **we** may seek a recovery of some or all of our costs from the other insurer(s). **You** must give **us** or the **claims administrators** any help or information needed to assist with **our** loss recoveries.



What is covered

Unpaid Rent

You are covered if **you** do not pay **your rent** because:

- **You** have become **unemployed**.
- **Your** employer terminated a **fixed-term contract** or did not renew it again, provided **your** employer had originally intended the contract to be renewable and either:
 - a. it was an annual contract which had already been renewed at least once; or
 - b. **you** had **worked** for that employer for at least two continuous years; or
 - c. were previously employed by them under a permanent contract.
- **Your** employer terminated a **fixed-term contract** early (not if they did not renew it when it reached its expiry date.) Provided **you** have held more than one fixed term contract for the past two years. Please note that benefit will not be paid after the contract would have expired normally.
- **You** are **self-employed** and **you** could not find enough **work** to meet all of **your** day-to-day business and living expenses.
- **You** are unfit to **work** due to an **accident** and/or **illness**.

How the unpaid rent cover works

The maximum **we** will pay is 2 months of **rent** for any one event under this policy. However you may claim as many times as you need to.

We will pay your rent directly to your landlord after the claim waiting period, if the above conditions have been met.

Your **landlord** will be entitled to 1/30th of **your monthly benefit** for each further continuous day that **you** are eligible until the **maximum benefit** has been reached.

Damages

Any accidental damage done to the home or it's contents.



What is not covered

01

Unemployment which you were aware of at the **start date** or which is seasonal in your occupation

02

Damages that is wear and tear or malicious acts that are not accidental

03

Accident and Illness benefits, when you are still in receipt of your regular income from your employer or if paid at a reduced rate, we will only top this up to your normal income

04

Any event directly or indirectly from:
a. **War** or acts of **terrorism**
b. You engaging in active **war**
c. **Nuclear risks**





Making a Claim

Under this policy, both the **Landlord** and the **Tenant** are entitled to initiate a claim. If either party submits a claim, the other party must cooperate fully to ensure a quick resolution.

Who Can Initiate a Claim

When a claim is filed, both **landlords** and **tenants** will receive an email notification to inform them of the claim submission. This process is designed to avoid duplication of claim notifications and ensure transparency.

In instances where the **landlord** initiates the claim, the **tenant** must cooperate fully and provide any required information or documentation that is not available to the **landlord** but is necessary for the assessment and processing of the claim. Failure to provide such information in a timely manner may result in delays in the claims process or affect the claim outcome.

When to Initiate A Claim

Tenants must initiate a claim as soon as you know that you will not be able to pay your rent.

Landlords must initiate a claim within 30 days of when **rent** was due but not received (i.e. the **claim date**).



How to start a claim

01

Log into your account on husmus.net and navigate to 'My Cover'

02

Click on 'Make a Claim' and answer the questions asked

03

Provide the required evidence to support your claim (see below)

Evidence List

Depending on your claim type, you will need to provide different evidence:

CLAIM TYPE	ACCEPTABLE EVIDENCE
Unpaid rent	Tenancy agreement , Bank Statements, communication
Unemployment	P45, letter from employer, employer consent form, wage slips
Illness	Sick note, medical certificate
Damages	Inventory with photos and timings

For your 2-month loss of income grace period, you will need to show evidence of illness or unemployment.

For successful illness-related claims, **we'll** pay for any fees **your** doctor charges for completing **your** claim forms. If **we** needed **you** to have additional medical examinations, **we'll** cover those costs too.

Fraudulent Claims or Misleading Information

We take a robust approach to fraud prevention in order to keep **premium** rates down so that you do not have to pay for other people's dishonesty. If any claim made by **you** or anyone acting on **your** behalf under this insurance is fraudulent, deliberately exaggerated or intended to mislead, **we** may:

- not pay **your** claim; and
- recover (from **you**) any payments **we** have already made in respect of that claim; and
- terminate **your** insurance from the time of the fraudulent act; and
- inform the police of the fraudulent act.

If **your** insurance is terminated from the time of the fraudulent act, **we** will not pay any claim for any incident which happens after that time and may not return any of the insurance **premium(s)** already paid.



Other terms

Your cancellation Rights

If **you** decide that for any reason, this policy does not meet **your** needs then please contact Husmus to cancel within 14 days from the day of purchase.

If **you** have not made any claims, **we** will then refund **your premium** in full minus any third-party payment processing fees.

If **you** cancel after the 14-day period, **you** may receive a partial refund, but **we'll** keep at least £50 of your payment.

NOTE THAT IF YOU CANCEL YOUR POLICY, YOU MAY BE REQUIRED TO PROVIDE ALTERNATIVE SECURITY TO YOUR LANDLORD IF YOUR TENANT SHIELD POLICY WAS ORIGINALLY ACCEPTED IN LIEU OF OTHER SECURITY ARRANGEMENTS.

Our Cancellation Rights

We may terminate cover under this insurance by giving **you** at least 3 months written notice at **your** registered email address.

If a substitute Husmus Tenant Shield is being offered in place of this policy, 2 months written notice of termination or substitution will be given.

If **we** cancel cover under your policy, no further **premium** will be payable by **you** and **you** will continue to receive any benefits for a valid claim if **your claim date** was before the date this policy was cancelled.

We will cancel **your** cover automatically upon any of these events:

1. **you** do not pay **your premium** within 14 days of when it becomes due
2. **you** have deliberately or recklessly provided **us** with false information or committed fraud
3. **you** are no longer a **tenant**
4. there is a change to the risk which means **we** can no longer provide cover



Right to Change

We will give you at least 2 months written notice if **we** decide, or need to change **your** policy cover or the price of **your** insurance. Notice of the change will be sent to **your** registered email.

Once **we** have made an alteration, no further changes will be made to the terms and conditions or the **premium** for **your** policy for at least 6 months – unless **we** are obliged to do so by law, regulation or any code of practice or industry guidance.

Upon receiving notice of any changes or proposed changes, **you** may cancel cover if **you** are unhappy with the change or proposed change.

If **you** cancel, **we** may refund part of **your** **premium** for the time **you** haven't been covered.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if **we** are unable to meet our obligation to you under this contract.

Further information can be obtained from the [Financial Services Compensation Scheme](#), PO Box 300, Mitcheldean GL17 1DY.

Tel: 0800 678 1100 (Freephone) or 020 7741 4100 (international callers will incur charges).

Website: www.fscs.org.uk

Data Protection

The insurers and Husmus Ltd are the data controllers (as defined by the Data Protection Act 1998 and all applicable laws which replace or amend it, including the General Data Protection Regulation) who may collect and process **your** personal information.

For full details of what data **we** collect about **you**, how **we** use it, who **we** share it with, how long **we** keep it and **your** rights relating to **your** personal data, please refer to both the [Husmus Privacy Notice](#), [Canopius Privacy Notice](#) and [Liberty Privacy Notice](#).

To contact Canopius: Write to: Group Data Protection Officer, Canopius Managing Agents Limited, Floor 29 22 Bishopsgate, London, EC2N 4BQ Call: +44 (0)207 337 3700 (this is a basic rate number) Email: privacy@canopius.com

To contact Liberty:
Write to: Data Protection Officer, Liberty Specialty Markets, 20 Fenchurch Street, London EC3M 3AW
Email: dataprotectionofficer@libertyglobalgroup.com

Law and Jurisdiction

This policy shall be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.

Sanctions

We will not provide cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation



About This 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. Xact Risk Solutions Ltd registration number in England is: 08142321. Registered office 1 Westferry Circus, Canary Wharf, London, E14 4HD.

About The Insurers

This policy is underwritten by the following insurers:

Liberty Managing Agency Limited for and on behalf of the members of Lloyd's Syndicate 4472 trading as Liberty Specialty Markets. Liberty Managing Agency Limited (company number 3003606, PRA/FCA no: 204945) is a limited liability company authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England and Wales at 20 Fenchurch Street, London, EC3M 3AW. www.libertyspeciality.com

Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 204847.

You can check this on the Financial Services Register by visiting <https://register.fca.org.uk>.

As cover is provided by more than one insurer, each insurer is liable only for their share of the risk. Details of the proportions of the cover each insurer is providing are available on request.





How to make a complaint

Our mission is to support housing provision and access. We understand that sometimes things go wrong and when they do, we aim to fix them as soon as possible.

If **you** do wish to complain, follow the 3 steps below. Please take special note that should **you** wish to direct **your** complaint directly to Lloyd's in the first instance, **you** may do so by skipping straight to Step 2 below.

Step 1

In the first instance, please contact Husmus:

- Via our chatbot
- Email us at hello@husmus.net

If **your** complaint relates to a claim or insurance coverage, **we** will see that it reaches the **claims administrators** or underwriters respectively.

Step 2

If **we** can't resolve things **you** may refer **your** complaint to Lloyd's.

Lloyd's contact information is:

Complaints at Lloyd's

Fidentia House, Walter Burke Way, Chatham Maritime, Kent ME4 4RN

Tel: +44 (0)20 7327 5693

Email: complaints@lloyds.com

Website: www.lloyds.com/complaints

Step 3

If **you** remain dissatisfied after Lloyd's has considered **your** complaint, **you** may have the right to refer to the Financial Ombudsman Service, an independent service in the UK for settling disputes between consumers and businesses providing financial services.

If you live in England, Scotland, Wales, Northern Ireland or the Isle of Man:
Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Tel: 0800 0234 567 (calls to this number are free on mobile phones and landlines).

Tel: 0300 1239 123 (calls to this number cost no more than calls to 01 and 02 numbers).

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

If you live in the Channel Islands:

Channel Islands Financial Ombudsman, PO Box 114, Jersey, Channel Islands, JE4 9QG

Jersey Tel: +44 (0)1534 748610

Guernsey Tel: +44 (0)1481 722218

International Tel: +44 1534 748610



Definitions

Accident & Illness	Being unfit to work because of an accident or illness. This must be certified by a healthcare professional or consultant and leave you totally unable to carry out your work.
Claims administrators	Davies Ltd, the company that handles claims processing on behalf of Husmus and the insurer.
Claim date	The date your claim starts. For unpaid rent, this is the date when your rent was due and was unpaid. For illness this is the date from which you became unwell.
Claim waiting period	The 7 consecutive days of accident & illness or unemployment immediately following the claim date, during which no benefit will be payable
Consultant	A suitably qualified medical specialist who is a member of the Royal College of Surgeons, the Royal College of Physicians or any other Royal College of medical practitioners and who is not you or one of your family.
Fixed-term contract	A contract of employment which is for a specific term
Healthcare Professional	A qualified doctor, nurse, occupational therapist, pharmacist or physiotherapist, registered in the United Kingdom, and working in the United Kingdom, who is eligible to certify and issue statements of fitness for work ("Fit Notes"). This cannot be you or a member of your family.
Landlord	means the owner of the rental home as named in the Tenancy Agreement
Loss of income	You have become unemployed or can no longer work due to an accident or illness such that you can no longer afford your day-to-day living expenses.
Maximum benefit	The most the insurer will pay for any one claim, being 2 monthly benefit payments.



Nuclear Risks	Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
Policy Summary Email	means the quick summary sent to you via email after your purchase
Rent	The monthly amount due to your landlord stated in the tenancy agreement
Rental Home	<p>a. the whole (or part) of the residential property owned by the Landlord, as identified and/or described in the Tenancy Agreement;</p> <p>b. any part of a building containing such residential property and any land or premises, which you are entitled to use under the Tenancy Agreement in common with others; and</p> <p>c. any items listed in any Inventory</p>
Premium	means the amount shown as the premium in the Policy Summary
Self-employed	A sole trader, director or partner or a shareholder of 20% or more in a company which employs you. The insurer will also consider you to be self-employed if you are employed in a company or business where your spouse, civil partner, parent, child, brother or sister meet any of these conditions.
Start date	The date that your cover starts. This is shown on your Policy Summary.
Tenancy Agreement	The signed and executed assured shorthold tenancy or other agreement between you and your Landlord in respect of your occupation of the Landlord's property, excluding any renewals or extensions thereof.
Tenant	means the Tenant as named in the Tenancy Agreement
Terrorism	An act including, but not limited to, the use or threat of force and/or violence of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.



Unemployed	<p>You are entirely without work because of one of the following:</p> <ul style="list-style-type: none">• If you are no longer employed by your employer• If you are self-employed, you could not find enough work to meet all of your day-to-day business and living expenses <p>This does not include voluntarily being without work</p>
Unemployment	<p>You are without paid work and you are not receiving any form of payment or reward from your previous employment or self-employment.</p>
War	<p>means war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power</p>
Work/working/ worked	<p>You are employed or self-employed and making the appropriate National Insurance Contributions</p>
We/us/our	<p>The combination of Husmus, Ortus and the insurers.</p>
You / your	<p>means the tenant named in these terms and their Dependents, who are proposing to enter (or who have entered) into a Tenancy Agreement with a Landlord unless the context requires otherwise.</p>