

Landlords Rent Shield Insurance Policy

Insurance Product Information Document

This Husmus Tenant Shield policy has been arranged by Husmus Ltd (Husmus). 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. Insurer: Financial & Legal Insurance Company Limited, Registered in England & Wales under Company No. 03034220. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915 & underwriters at Lloyd's.

This document provides only a policy summary of the key information. It does not contain the full terms and conditions of the Policy, which can be found in the Landlords Rent Shield Insurance Policy Document.

What is this type of insurance?

This policy is designed to provide cover for unpaid rent and legal representation for pursuing any unpaid rent or physical damage to your rental home and legal defense if you are prosecuted during your land lording duties.



What is insured?

- ✓ Your legal rights:
 - After an incident of physical damage to your property. The amount in dispute must be more than the security deposit or £1,000, whichever is the greater.
 - In trying to get possession of your property that you have let under a tenancy agreement
 - To a company or partnership that your property has been let for people to live in.
 - To evict anyone (including squatters) in your property who has not got your permission to be there.
 - To recover any rent your tenant owes you for your property up to vacant possession.
- ✓ Defend your legal rights if an incident arising from you letting your property leads to you being prosecuted in a criminal court.
- ✓ Pay up to £50 per day up to £1,500 for hotel expenses where no other alternative accommodation is available, while you try to get a possession order for your property so you can live in it.
- ✓ Any rent that is one month or more outstanding that your tenant owes you up to vacant possession under a tenancy, provided that such arrears occur during the tenant's occupation of your rental home and we are providing cover under this policy for you to get repossession of your property.
- ✓ Up to £5,000 in damages to the home caused by the tenant or their pets (if Plus cover purchased)
- ✓ 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) (if Premium cover purchased).



What is not insured?

- ✗ More than the maximum monthly rent payments of £2,500 for 12 months.
- ✗ Any advance amounts or deposits paid to you by the tenant that are not required for the repair of dilapidations. Receipts may be offset against settlement of a claim.
- ✗ Claims reported to us after the period of insurance expires
- ✗ Where your delay during the period of insurance in telling us of an event has prejudiced our position.
- ✗ An event which happens, or a series of events, which starts, before the start of the period of insurance.
- ✗ An event which happens, or a series of events, which starts outside the period of insurance



Are there any restrictions on cover?

- ! All tenants responsible for the payment of rent in the rental home covered by this policy must have passed a Husmus assessment in order to establish they are able to meet the tenancy terms.
- ! A formal Tenancy Agreement must be in place and the first month's rent and deposit (if applicable) received and cleared prior to your tenants moving into the rental home.
- ! Costs relating to any disagreement with your tenant when the event is within the first 125 days of the start of the period of insurance and the tenancy agreement started before the start of the period of insurance.
- ! A maximum of £50,000 to chase up tenants' debts and/or cover your legal defence.



Where am I covered?



United Kingdom - England, Scotland, Wales and Northern Ireland.



What are my obligations?

You must take reasonable care to:

- Supply accurate and complete answers to all the questions asked as part of your application for cover under the policy
- To make sure that all information supplied as part of your application for cover is true and correct
- Tell us of any changes to the answers you have given as soon as possible.



When and how do I pay?

This is a monthly or annual insurance subscription. By choosing this product you agree to pay for your insurance by recurring payment from your credit or debit card. Your insurance subscription will automatically continue each month or year unless you tell us otherwise. Do not worry, you will always receive advanced notice of your subscription renewal (two months, two weeks and two days before renewal).



When does the cover start and end?

This policy covers claimable events that occur after start date. Please refer to your policy document.



How do I cancel the contract?

- If you decide that for any reason, this policy does not meet your insurance needs then please contact Husmus to cancel within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, Husmus will then refund your premium in full.
- If you wish to cancel your policy after 14 days, you will be entitled to a pro- rata return of premium unless a claim has been commenced by you.