



## POLICY OVERVIEW

# Home Let Insurance

Our Home Let policy offers innovation that is underpinned by real benefits. For example, the Society places a great importance on its ability to provide a high level of privacy and confidentiality, so when you join the Society, you benefit from the option of a visit by one of the Society's senior members of staff.

A staff member will also visit you again should you need to make a claim, ensuring it is resolved quickly. We believe our friendly approach will be of assistance in both determining the level of insurance you require and in dealing with claims should they arise.

## The Need for Home Let Insurance

A building and its contents are for most people their most important assets. They represent a major investment of time, effort and money. This is why anyone who rents a home needs full insurance protection for both their property and contents within.

## What type of protection do you need?

Protection for the contents in your property against fire, flood, theft and storm.

Liability protection against claims in law made against you for injury to other people or damage to their belongings.

Whatever type of protection you need, our Home Let policy can provide cover to suit your individual requirements.



## Key Covers, Features and Exceptions

Your policy includes the following key covers, features and exceptions, which are detailed in your policy booklet. Please make sure that you read your policy document carefully.

## Buildings Cover

Purchasing property is likely to be the biggest financial investment you ever make, so totally reliable insurance protection is a must.

Home Let insurance covers the buildings on a NEW for OLD basis against loss or damage from many insured events such as:

- Fire, smoke, explosion
- Storm and flood
- Theft and malicious damage
- Glass breakage
- Falling trees
- Lightning
- Escape of water or oil (including trace and access and pipe repairs)
- Impact
- Subsidence

## The buildings cover also extends to include:

- Loss of rent and alternative accommodation if your tenants have to leave your property because it is uninhabitable following an insured event up to 20% of the building sum insured.
- Accidental damage to underground services, pipes and cables.
- Breakage of fixed glass and sanitary ware.
- Owner's liability to the public covering up to £5,000,000 for injury to other people or damage to their property.

## What is not covered:

- Accidental Damage
- Storm or Flood damage to gates, hedges and fences.
- Subsidence damage to outdoor swimming pools, tennis courts, patios, terraces, drives, footpaths, walls, gates, hedges and fences unless the buildings of your property are damaged at the same time.
- The policy excess

Sums insured & "Average" For guidance on how to calculate your buildings and contents sum insured please refer to our 'Calculating Your Sum Insured' on our website. If you take all reasonable measures to maintain your sums insured to the correct level your claims will be paid in full. Failure to do so may inhibit that ability. You will need to update your sums insured if for example you build an extension to your property. What is average? 'Average' means your claims will be proportionately reduced if the sum insured is not adequate.



HOME LET

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### **Key Covers, Features and Exceptions**

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### **Contents Standard Cover**

Home Let insurance covers the contents you own within the property against loss or damage from many insured events such as:

- Fire, smoke, explosion
- Theft and malicious damage
- Lightning
- Impact
- Storm and flood
- Falling trees
- Escape of water or oil
- Subsidence

### **The contents cover also extends to include:**

- Replacement Locks

*To replace your locks to any external door to the building following theft of keys up to £500.*

- Legal Liabilities

*Cover for your legal liability as owner for injury to other people or damage to their property – up to £5,000,000.*

- Loss of domestic fuel or metered water

*Up to £2,500.*


### **What is not covered:**


- Accidental damage
- Loss or damage to property in the open
- The policy excess

Important Notice : This prospectus is only a brief summary of our policy intended to help your understanding. Although we highlight certain exclusions, it is not intended to replace the full wording, a copy of which is available on request from the Society's office.

## About Us

*As the Island's only Insurance Society, we are proud of our record and reputation in Jersey. Established in 1869, our local knowledge and considerable financial strength enables the Society to deliver an unrivalled insurance package for your property and its contents. Here are some of the benefits that underpin our core values:*

 *No phone queues, stalling tactics or delays. Just real people who care.*

 *No dividends to shareholders. We reinvest our profit into the Society.*

 *Your policy is held directly with us. We don't use Brokers*

 *No agent commissions.*

As well as providing you with competitive premiums, Jersey Mutual can always be trusted to offer honest advice you can trust.

Crucially, Jersey Mutual's level of personal care means there will be no stalling tactics, delays or phone queues, just a genuine desire to handle your claim efficiently, quickly and above all sympathetically.

Ultimately our strength derives from our Members. This is why we promise to continually improve our service for the benefit of our Members. In an ever-changing world, full of challenges we will embrace the future together.

### ***Strength in depth***

We are confident about the future, because we are aligned to Jersey's particular needs. Because we are owned by you our Members,

you can always be sure that our resources are used solely to stabilise premiums and increase service levels to Members whenever possible.

### ***Continuity and financial stability has been key to our success.***

The long-term protection of the Society's Members has always been our main priority. To ensure this Jersey Mutual has accumulated considerable reserves which has helped us establish extensive reinsurance arrangements within Lloyds of London and selected company markets.

Since 1869 Jersey Mutual Insurance Society has been exclusively owned by our members. With directors personally serving all 12 parishes, we are committed to providing you with the highest level of service at all times. Because all of our profits are invested back into the Society, we are always working to stabilise premiums, increase cover and improve our service to you.

Call us on **01534 734246**

Or email [info@jerseymutual.com](mailto:info@jerseymutual.com)

Learn more about us at  
**[jerseymutual.com](http://jerseymutual.com)**