

Specialist Tenant Contents Insurance

As a tenant you are responsible for any damage to your landlord's property,
but this is covered by all insurance policies right?

WRONG!



Is your insurance this flexible?

- **Contents Including Accidental Damage cover from £8.50 a month**
- **Protection of your deposit**
- **Quick and easy cover for you, your partner and all members of your family living in your home**
- **Tailor-made policies to suit your needs including world wide cover for personal possessions**

**Make sure you are covered properly and avoid any
nasty surprises at the end of your tenancy!**

Available through the Leaders Group of Companies

One-stop, no nonsense cover

Accidents will happen, but as you are responsible for your landlord's contents for the duration of your tenancy, your Hepburns insurance has been specifically designed to cover you against such risks.

Tailor-made policies

Hepburns Standard Cover Insurance provides one-stop, no nonsense comprehensive cover for everyday contents protection, while Optional Extras (personal effects and bicycles) gives you the flexibility to extend that insurance to cover as many possessions as you want.

Protection of your tenancy deposit

Why risk losing your deposit through an accident? Your Hepburns policy covers this.

Simple application and payment

We've done our best to keep the application process as simple as possible by completing 4 easy steps. Payment is simple too and you can choose to pay monthly or in one go.

How to make a claim

Please make all claims in writing by email to

hisl@hepburnsinsurance.com

By fax on 01534 515152

Or by post to: Hepburns Insurance, PO Box 732, 6-7 Mulcaster Street, St. Helier, Jersey JE4 OQJ within 30 days of the loss or damage.

Please call the Helpline on 01534 515151 if you have any questions.

This leaflet summarises your Hepburns Tenant Insurance. For full details of cover, restrictions and conditions please contact us.

Excess and Conditions

An excess of £100 applies increasing to £500 for damage caused by a malicious act.

Bicycles left unattended (whilst away from home) must be secured to an immovable object by a security device.

Certain postcodes may affect the premium or necessitate minimum security conditions.

Contents Cover Including Accidental Damage From £8.50 per month

As well as protecting your tenancy deposit, Hepburns Standard Cover Insurance provides instant cover against fire, explosion, lightning, earthquake, flood, escape of water, theft, malicious act or riot. In addition, contents and personal possessions inside your home are covered as highlighted below:

- New for old cover on contents
- Accidental damage to all contents
- Replacement locks following theft or loss of keys
- Personal liability
- Cost of alternative accommodation
- Garden contents0
- Contents of a garage or outbuildings
- Fatal accident benefit
- Frozen food
- Money & Credit Cards

Hepburns Standard Cover Insurance also includes liability under your Tenancy Agreement for damage to your landlord's property.

Optional Extras

Taken out as an extension of Hepburns Standard Cover, here's an opportunity to 'tailor-make' your policy to cover specific possessions even when you're away from your property.

PERSONAL EFFECTS

Loss or accidental damage to personal possessions anywhere. You decide how much insurance cover you need against accidental damage to clothing, watches, jewellery, glasses, other valuables and bicycles up to £200 in value whilst in your home or temporarily anywhere in the world.

BICYCLES OVER £200

Bicycles over the value of £200 are treated separately from personal effects and the details will need to be specified in Step 2 of the application form.

Theft of property from unattended vehicles will only be insured if left in a locked boot.

All premiums are subject to a 6% Insurance Premium Tax

If you have any questions at all, please don't hesitate to contact one of our friendly staff. Monday – Friday 9.00am – 5.00pm

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How to arrange your quote

- Ring the Hepburns Quoteline 01534 515151
Should you accept our quote we'll talk you through the application form and payment options

Or

- Contact us and let us know when it would be convenient to contact you
Email: hisl@hepburnsinsurance.com
Fax: 01534 515152
Post: Hepburns Insurance, PO Box 732, 6-7 Mulcaster Street, St. Helier, Jersey JE4 0QJ



This Tenants Contents Insurance is underwritten by Insurance Corporation (part of Royal SunAlliance) under a facility with Hepburns Insurance Services Limited and administered by Hepburns Insurance Limited.

THE FINANCIAL SERVICES AUTHORITY (FSA)
The FSA is the independent watchdog that regulates financial services.
HEPBURNS INSURANCE SERVICES LIMITED
is authorised and regulated by the FSA.
Our FSA Register number is 313541

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