

## Summary of Cover

# OWNER OCCUPIER

## Home Insurance for Private Residences

**A home insurance package designed for private residences.**

**Rentguard Ltd offers you comprehensive standard cover plus optional extras.**

### **Inflation Protection**

**We** take away the burden of keeping **your buildings sums insured** in line with inflation - **we** use recognised price indices to amend **your sums insured** to reflect inflation.

### **Expert Claims Management**

**We** take on the burden of negotiating with third parties on **your** behalf.

### **Spreading Your Cost**

You can take up the option to pay **your** annual premium by monthly direct debit - helping **you** to manage **your** cashflow. There may be a charge associated with this.

### **Policy Duration**

This is an annually renewable **policy**; **pro-rata options are available when policy is purchased as part of a portfolio. Please contact Customer Services for more details.**

### **Sums Insured**

Correct values at risk must be advised to us. If the sums insured **you** request are not adequate this may jeopardise **your** claim or cover.

### keyfacts®

## POLICY SUMMARY

This document is a summary of the insurance cover provided by the Homecare Insurance product and, as such, it does not contain the full terms and conditions of **your** insurance. **You** can find the full terms and conditions of the product in the **policy** document. This summary is provided to **you** for information purposes only and does not form part of **your** insurance contract.

**Type of insurance cover** - Rentguard offers comprehensive **home** insurance **buildings** and/or **contents** cover for private residences. Please refer to **your policy certificate** for full details of **your** cover.

The maximum amount **we** will pay is the sum insured or limit shown within **your policy** wording or on the **policy certificate**.

Cover is automatically added for personal accident if contents cover is selected. Accidental damage and personal possessions may also be included. **Your policy certificate** will show if **you** selected these options. This **policy** is underwritten by BRIT Syndicate 2987 at Lloyd's.

BRIT Syndicate 2987, registered in England and Wales under number 0824611, at The Leadenhall Building, 122 Leadenhall Street, London, EC3V 4AB, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. For further information about BRIT Syndicate 2987, please contact Lloyd's, One Lime Street, London, EC3M 7HA or email them on enquiries@lloyds.com.

### **Policy Duration**

This is an annually renewable **policy**.

## FEATURES AND BENEFITS

Where a heading is underlined in the **policy** summary, full details can be found in **your policy** booklet under the same heading.

### Contents Standard Cover

- Limits of 5% of the contents sum insured for any one valuable and one third of the contents sum insured for any one claim for total valuables as shown in the **policy** wording. **Your policy certificate** will show the revised limits if these have been increased;
- Loss or damage caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water (e.g. from burst pipes or tanks) or oil, malicious persons, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes. (Causes 1 – 11 in the **policy** wording);
- Accidental breakage of or damage to fixed glass in furniture, mirrors, hobs and **home** entertainment equipment (including satellite dishes up to £500);
- Accidental loss of metered water and oil up to £500;
- Alternative accommodation up to a maximum of 20% of the sum insured;
- Accidents to domestic employees up to £2,000,000;
- If the property is rented by the policyholder, cover for up to 10% of the contents sum insured for damage to the **buildings** by any cause specified under **buildings** standard cover;
- Public liability insurance up to £2,000,000 including damage arising from **your** occupation of the insured property (but not its ownership).

### Personal Possessions

- Loss or damage to personal possessions anywhere in the world.

### Buildings Standard Cover

- Loss or damage caused by storm, flood, escape of water (e.g. from burst pipes or tanks) or oil, subsidence, theft, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes, fire, smoke, explosion, lightning, earthquake, malicious persons, riot;
- Accidental breakage of fixed glass in windows, fixed sanitary ware and bathroom fittings;
- Accidental damage to underground pipes and cables and up to £5,000 towards the necessary costs in locating the source of the damage;
- Alternative accommodation up to 20% of the **buildings** sum insured;
- Property owner's liability up to £2,000,000.

### SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

- The standard **excesses** and any increased amount **you** have agreed to pay shown within your **policy wording** or on the **policy certificate**;
- Watercraft (e.g. windsurfers and sailboards) and mechanically propelled vehicles (e.g. quad bikes and motorcycles) and any liability arising from them;
- Property primarily used for and liability arising from business purposes.

### General Exclusions

- Riot or civil commotion outside of the United Kingdom, the Isle of Man or the Channel Islands, confiscation or sonic bangs, radioactive contamination, war risks, terrorism, reduction in market value, date change, pollution and contamination;

- Pre-existing damage and loss, damage or liability arising from illegal activities.

#### Exclusions under Contents Standard Cover

- Loss or damage caused by chewing, scratching, tearing or fouling by domestic animals;
- Damage caused by any gradually operating cause;
- Damage caused (whilst being carried) to audio or visual equipment which is designed to be portable;
- Loss or damage to valuables, money, plants or trees left in the open at the insured property.

#### Exclusions under Contents Standard Cover and Buildings Standard Cover

- Loss or damage occurring after the insured property has been **unoccupied** or **unfurnished** (see full definitions within the **policy** wording) for 90 consecutive days or more by malicious persons, escape of water or oil, theft, mirrors, fixed glass and sanitary ware and accidental loss of oil and metered water;

#### Exclusions under Personal Possessions

- Theft from an unattended motor vehicle, unless the personal possessions are concealed from view and the vehicle is locked;
- Theft from an unlocked hotel room.

Other terms and conditions may apply, dependent on circumstance.

#### CANCELLATION

This insurance has a cooling off period of fourteen (14) days in which **you** can cancel this policy. These 14 days start from either:

- the date **you** receive this insurance documentation; or
- the start of the period of insurance

Whichever is later.

If this insurance is cancelled during the cooling off period, **you** will be entitled for a full refund provided that **you** have not made a claim.

If **you** cancel outside the 14 days or require cover for less than 14 days, **you** will be entitled to a refund of any premium paid, subject to a deduction for any time for which **you** have been covered. This will be calculated on a proportional basis. For example, if **you** have been covered for six (6) months, the deduction for the time **you** have been covered will be half the annual premium.

Cancellations outside the cooling off period will incur an additional charge of 15% of the total premium.

If **we** pay any claim, in whole or in part, then no refund of premium will be allowed.

#### CLAIM NOTIFICATION

In the event that **you** need to make a claim under **your policy**, **you** should telephone the RGA claims line on 0208 587 1066. Claims must be submitted within 30 days of the incident.

#### MAKING YOURSELF HEARD

**We** strive to provide an excellent service to all **Our** customers but occasionally things can go wrong. **We** take all concerns seriously and endeavour to resolve all customers' problems promptly. If **You** have a question or concern about **Your** policy **You** should, in the first instance follow the guidance notes or instructions in the insurance documentation **You** have been sent. **Your** broker will also be able to advise **You** and provide assistance in this regard.

Alternatively, if **You** wish to contact **Us** directly **You** should either write or telephone:

The Complaints Department  
Brit Syndicates Limited  
The Leadenhall Building  
122 Leadenhall Street  
London EC3V 4AB

Telephone: 0044 (0) 20 385 70000  
Facsimile: 0044 (0) 20 385 70001  
Email: BGS.Complaints@britinsurance.com

In the unlikely event that **You** remain dissatisfied and wish to make a complaint **You** can do so at any time by referring the matter to **Us** at the above stated address or the Complaints Team at Lloyd's at the following address:

Complaints Team  
Lloyd's  
Fidentia House  
Walter Burke Way  
Chatham Maritime  
Chatham, Kent ME4 4RN

Telephone: 0044 (0) 20 7327 5693  
Facsimile: 0044 (0) 20 7327 5225  
E-mail: complaints@lloyds.com

Details of Lloyd's complaints procedure are set out in a leaflet "Your Complaint - How We Can Help" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address.

Should **You** remain dissatisfied after Lloyd's has considered Your complaint and **You** are NOT a policyholder in the UK, **You** should, in the first instance, seek advice from **Your** broker as to whom **You** should direct **your** complaint.

If **You** are a policyholder in the UK, **You** may be able to refer the matter to The Financial Ombudsman Service. The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services, they can normally deal with complaints from private individuals and from small organisations; further information is available from:

Financial Ombudsman Service (FOS)  
Exchange Tower  
London  
E14 9SR

Helpline: 0800 0234 567  
0044 20 7964 0500 (if outside UK)  
Switchboard: 0044 (0) 20 7964 1000  
Facsimile: 0044 (0) 20 7964 1001  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The FOS opening hours are: Monday to Friday 8am to 8pm and Saturday 8am 9am to 1pm

Making a complaint to the Financial Ombudsman Service (FOS) does not affect **Your** rights under this policy but if **You** are not an eligible complainant then the informal complaint process ceases.

#### FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Rentguard is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event **you** may be entitled to compensation from the scheme. Compensation under the scheme for:

- Compulsory insurance is covered in full;
- Non compulsory insurance is protected in full for the first £2,000 and 90% of any amount above the threshold.

Full details are available at [www.fscs.org.uk](http://www.fscs.org.uk).

#### FINANCIAL SERVICES AUTHORITY REGULATION

Rentguard Limited is authorised and regulated by the Financial Conduct Authority (FCA).

Brit Syndicate 2987 at Lloyd's is authorised by the Prudential Regulation Authority (PRA) and regulated by the FCA and PRA. This can be checked on the FCA's register by visiting their website at [www.fca.org.uk](http://www.fca.org.uk) register or by contacting them on 0800 111 6768.

For further details about this cover, please refer to your agent, or contact the Quoteline on **0208 587 1060**, giving agent name and/or number