

## Summary of Cover

# TENANTS CONTENTS INSURANCE

## including Accidental Damage Cover

**A contents insurance package designed for tenants. Rentguard Ltd offers you comprehensive standard cover plus optional extras.**

**Inflation Protection**

We take away the burden of keeping your contents sum insured in line with inflation - we use recognised price indices to amend your sum 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** cash flow. This will normally be provided by an independent third-party Premium Finance Company and there may be a charge associated with this. Please speak to **your** insurance Adviser for details.

**POLICY SUMMARY**

This document is a summary of the insurance cover provided by the Tenants Contents 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. 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. Accidental damage and personal possessions may also be included. **Your policy certificate** will show if **you** selected these options.

**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.

**Policy Duration**

This is an annually renewable **policy**.

**FEATURES AND BENEFITS****Contents Standard Cover**

- Limits of £1,000 for any one valuable (receipts must be supplied for all items valued at £500 or over) and one third of the contents sum insured for any one claim for total valuables as defined in the policy wording;
- Loss or damage to landlord fixtures and fittings up to £2,500;
- 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 £250;
- Alternative accommodation up to a maximum of 20% of the sum insured;
- Loss or damage to frozen food due to a change in temperature or contamination by refrigerant fumes up to £250;
- Accidents to domestic employees up to £2,000,000;
- Public liability insurance up to £2,000,000.

**Personal Possessions**

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

**Significant or Unusual Exclusions or Limitations applying to all sections**

- 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;
- Contents used for and liability arising from business purposes.

**General Exclusions applying to all sections**

- 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;
- 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;
- This insurance does not cover loss, damage or liability caused through or as

- a result of illegal activities;
- Loss or damage if the property is not maintained well or is not in a good state of repair;
- Loss or damage occurring after the insured property has been **unoccupied** or **unfurnished** (see full definitions within the **policy** wording) for 30 consecutive days or more.

**Additional 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.

**Your Cancellation Rights**

**You** are entitled to cancel your insurance policy at any stage during the policy term. **You** are entitled to a period of 14 days, from inception, in which to consider the content of your insurance policy, and the extent of the cover therein. Cancellation of your policy within these 14 days is therefore subject to a full refund.

Provided that there have been:

- No claims made under the policy for which we have made a payment;
- No claims made under the policy which are still under consideration;
- No incident likely to give rise to a claim but is yet to be reported to us.

Cancellations made after 14 days of the start date will be subject to cancellation fee of up to £35. We will also retain a pro-rata premium for time on cover. For instance, if you paid £200 for a policy and cancelled this half-way you will be entitled to a refund of £100 for the unexpired portion of the policy less the cancellation fee of £35 (total refund in this instance would be £65).

Please note any administration fees charged for policy set up are nonrefundable if cancelled after the 14 days cooling off period.

**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 1060. Claims must be submitted within 30 days of the incident. **We** will inform the insurer, without any unnecessary delay, and notify **you** of any request for information **we** receive from **your** insurer.

Where theft/attempted theft, malicious damage or fire has occurred, the police must be notified immediately - incidents involving personal possessions must be reported with 24 hours.

**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.

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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 CONDUCT AUTHORITY REGULATION**

**Rentguard Ltd** 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

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In order to provide a quality service telephone calls may be monitored or recorded.