

#### **STATUS**

Rentguard is a trading style of RGA Underwriting Ltd, an independent Insurance Broker, authorised and regulated by the Financial Services Authority. As scheme operators, we offer a range of insurance products from a number of specialist insurers.

#### **OUR PROMISE**

Our service includes arranging your insurance cover with your choice of one underwriter, issuing you with the relevant detailed policy documents, assisting you with any queries that you might have regarding your cover, helping you with any changes that you have to make to your Insurance Certificate; including mid-term adjustments and cancellations. We will also assist you with any claims you may need to make. We adhere to the FSA code of conduct and promise to treat all customers fairly. We always act on your behalf in arranging your insurance. It is our intention to provide you with a high level of service at all times.

#### **CHARGES**

In addition to premiums charged by insurers, administration charges apply. These will apply if you instruct us to carry out a mid-term adjustment, renewal, cancellation or other work on your behalf. If there are any other specific charges, you will be advised in advance.

We never make charges to clients in excess of the premium amount charged by insurers.

Commission is retained for cancellations. Unless otherwise agreed, we will only accept payment by credit/debit card or direct debit. If there are any other specific charges, you will be advised in advance.

#### **RISK TRANSFER (including risk transfer to sub brokers)**

RGA holds money on behalf of insurers, and confirms that FSA regulated agents of RGA may also hold monies on behalf of insurers, subject to the terms and conditions of the RGA agency agreement. Monies can be held and co-mingled in a statutory account. Handling money on behalf of a client when not FSA regulated, is prohibited.

#### **STATUTORY ACCOUNTS**

For your protection, we will hold premiums in accordance with FSA rules. No interest earned by us in respect of each transaction will be remitted to policy holders or intermediaries.

#### **CUSTOMER PROTECTION INFORMATION**

If you should wish to make a complaint about our service, please do so by following our Complaints Procedure. In the first instance, you should contact us by telephone on 0208 587 1060 or in writing with your complaint addressed to The General Manager. Details on how to make a complaint can also be found at the back of your policy booklet. You may be entitled to refer this to the Financial Ombudsman service. Further information is available at <http://www.financial-ombudsman.org.uk> or by contacting the consumer helpline on 0845 080 1800.

#### **COMPENSATION ARRANGEMENTS**

We are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about the compensation scheme is available at <http://www.fscs.org.uk>, or by calling the customer services team on 0800 678 1100

#### **CUSTOMERS DUTY TO GIVE INFORMATION**

It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy, throughout the life of your policy and at renewal. It is important that you ensure that all statements you make on proposal forms, claims forms, and other documents are full and accurate.

Please note that failure to disclose any material information could invalidate your insurance cover, which could mean that part or all of a claim may not be paid. If you are in any doubt about whether information is relevant, you should always disclose it.

#### **WITHHOLDING DOCUMENTATION**

We may retain certain documents such as your Insurance Certificate whilst we are waiting for full payment of premium from you. We would not normally thereafter retain your documents on our files unless you specifically request us to keep them for you. In these circumstances we will ensure that you receive full details of your insurance cover and will provide you with any documents which you are required to have by law.

#### **CLAIMS**

In the event of a claim, please notify us on 0208 587 1060. When we receive notification of an incident that might give rise to a claim under your policy, we will inform the insurer without any unnecessary delay. We will notify you of any request for information we receive from your insurer. Claims must be notified within 30 days (except for Legal Expenses and Rent Guarantee and Legal Expenses only Insurance Policies, which allow 45 days) of the incident occurring.

#### **PROTECTING YOUR INFORMATION**

All personal information about you will be treated as private and confidential (even when you are no longer a customer), except: where the disclosure is made at your request and/or with your consent and its relating to the administration of your insurance or where the law requires us to. Some or all of the information you supply to us in connection with your insurance, will be shared with other companies for underwriting, claims and premium collection purposes. Your data will be held in accordance with the Data Protection Act 1998, under which you have a right of access to see personal information about you that is held in our records, whether electronically or manually. If you have any queries, please write to the Managing Director at Grove House, 551 London Road, Isleworth, Middlesex TW9 4DS.