



## Summary of Cover

# OWNER OCCUPIER

## Home Insurance for Private Residences

### A home insurance package designed for private residences

Rentguard 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 independent 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. Please speak to your Insurance Adviser for 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.

## POLICY SUMMARY

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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 Schedule 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 Schedule.

Cover is automatically added for personal accident if contents cover is selected. Accidental damage and personal possessions may also be included. Your policy schedule will show if you selected these options. This policy is underwritten by AXA Insurance UK plc.

#### 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 schedule 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

- Loss or damage to frozen food due to a change in temperature or contamination by refrigerant fumes
- Liability for domestic employees up to £10,000,000
- 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 elsewhere in Europe and anywhere in the world for up to 60 days.

#### 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 schedule
- 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

#### 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

### Your Rights

You may cancel this policy during the 14 days from receipt of the policy documents (new business) or the renewal date by giving notice in writing during this period to Your Insurance Adviser at the address shown in their correspondence or to the AXA Insurance address shown on Your Policy Schedule.

There is no refund of premium in the event of a total loss claim. However in all other cases We will retain an amount of premium in proportion to the time You have been on cover and refund the balance to You.

In the event of a total loss if You are paying by instalments You will either have to continue with the instalment payments until the Policy renewal date or We may at Our discretion deduct the outstanding instalments due from any claim payment made.

### Cancellation outside the Statutory Cancellation Period

#### Your Rights

You may cancel this policy at any time by providing prior written notice to Your Insurance Adviser at the address shown in their correspondence or to the AXA Insurance address shown on Your Policy schedule

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 is still under consideration
- no incident likely to give rise to a claim but is yet to be reported to Us

during the period of insurance We will retain an amount of premium in proportion to the time You have been on cover and refund the balance to You. Rentguard will retain 15% of the total cost of the insurance cover as an administration charge.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current period of insurance no refund for the unexpired proportion of the premium will be given.

## CLAIM NOTIFICATION

In the event that you need to make a claim under your Policy, you should

telephone the Rentguard claims line on 0208 587 1060. Claims must be submitted within 30 days of the incident.

## MAKING YOURSELF HEARD

Any complaint you may have should in the first instance be addressed to your Insurance Adviser, then claim office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to the Customer Care Department of AXA Insurance.

If the complaint is still not resolved, you can approach the Financial Ombudsman Service. The Ombudsman will only consider complaints if:

- We have provided you with written confirmation that our internal complaints procedure has been exhausted
- Your business has a turnover of less than £1,000,000
- Referral to the Financial Ombudsman will not affect your right to take legal action.
- Full details of addresses and contact numbers can be found within the Policy Wording.

## 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

AXA Insurance UK plc and Rentguard, a trading style of RGA Underwriting Ltd, are authorised and regulated by the Financial Services Authority (FSA). This can be checked on the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

This policy is underwritten by **AXA Insurance UK plc** whose registered address is 5 Old Broad Street, London EC2N 1AD. Registered in England No 78950.

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. Alternatively, you can buy-on-line at **[www.rentguard.co.uk](http://www.rentguard.co.uk)**