

## Summary of Cover

# TENANTS CONTENTS INSURANCE

## including Accidental Damage Cover

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

### 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.

## 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 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. Accidental damage and personal possessions may also be included. Your policy schedule 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 (all individual valuables of £500 or over must be noted on the schedule) and one third of the contents sum insured for any one claim for total valuable as defined 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 £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
- Liability for domestic employees up to £10,000,000
- Public liability insurance up to £2,000,000 including damage arising from your occupation of the insured property

### Personal Possessions

- Loss or damage to personal possessions elsewhere in Europe and anywhere in the world for up to 60 days.

### 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 schedule
- Watercraft (e.g. windsurfers and sailboards) and mechanically propelled vehicles (e.g. quad bikes and motorcycles) and any liability arising from them
- Contents primarily 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
- 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 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.

### 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 in which to consider the content of your insurance policy, and the extent of the cover therein. Cancellation of your policy within 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
- cancellation after 14 days will be subject to the normal terms and conditions of the policy wording, and will be refunded pro-rata, less 15% of the total cost of the insurance cover.

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 portion 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 Group 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)**