

## TERMS OF BUSINESS &amp; SIGNIFICANT FEATURES &amp; BENEFITS

## STATUS

We are independent insurance brokers authorised and regulated by the Financial Services Authority (FSA). You can check this on the FSA's register by visiting the website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234. Our registration number is 308993. We are underwritten by a panel of some of the country's leading Underwriters, who we have selected as offering good value for money allied to an excellent service. For the name of the Underwriter of your policy, please refer to your policy certificate or the statement of fact.

keyfacts®

## SCOPE OF COVER

This landlord policy covers you for loss or damage to your property, including fixtures and fittings, which you own or are legally responsible for. You are automatically covered for all the following risks and you can also request for additional cover for landlord contents (contents which you have provided and are used in connection with the let property) and legal expenses – property disputes (LE-PD) cover.

## STANDARD COVER

Fire, lightning, explosion, earthquake & smoke	✓
Storms or floods	✓
Riots, violent disorder, civil commotion	✓
Theft or attempted theft	✓
Malicious damage	✓
Subsidence, heave, landslip	✓
Escape of water, burst pipes	✓
Escape of oil from installations	✓
Impact, collision, aircraft	✓
Falling trees, posts, masts	✓
Loss of rent or alternative accommodation	✓

## ADDITIONAL COVER

- **Property** owner's liability up to £5 Million;
- **Damage** to fixtures & fittings;
- **Damage** to cables, drains and underground pipes;
- Loss of metered water up to £5,000;
- **Accidental damage** is included for fixed glass (including mirrors & glass in furniture), sanitary fixtures and ceramic hobs;
- **Landlord Contents** can also be insured as an addition. This insurance will cover you for the above mentioned Standard Cover perils, as well as where contents are temporarily removed from the premises;
- **Contents** in communal parts, accidental damage to fixed glass in furniture, mirrors or sanitary-ware and fatal injury compensation;
- Legal expenses – property disputes (LE-PD) insurance is available as an addition. Cover includes advisors cost's up to £25,000 to pursue nuisance of trespass, defence against criminal prosecutions in connection with the property and to defend any identity fraud legal rights.

## GENERAL EXCLUSIONS

Your policy excludes some situations; please refer to the policy wording for full details and terms and conditions. The most significant or unusual exclusions are outlined below; your policy excludes or limits the following:

- Radioactive contamination and nuclear assemblies;
- Loss, damage or liability due to the property being used for illegal activities;
- Loss or damage as a consequence of war;
- Pre-existing damage, liability or injury;
- Loss or damage by any gradually operating cause;
- Theft or malicious damage by the tenant(s);
- Loss or damage whilst the home is undergoing certain renovations;
- Dispute(s) between you and your agent or mortgage lender are not covered under the LE-PD product;
- There is no LE-PD cover where the insured event began before the first continuous policy was purchased from us; or any matters relating to tenancy agreements and/or lease/licenses relating to the property.

## UNOCCUPIED PROPERTIES

The premises must be inspected internally at least once in every 14 day period by the insured or their appointed representative. The insurer must be informed if property remains unoccupied for more than 45 days. Other terms and conditions may apply, dependent on circumstance. Please refer to the policy wording for the full details on unoccupancy.

## RIGHT TO CANCEL

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 the date of inception, 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. After 14 days, cancellation of your insurance policy 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 premium.

## HOW TO CLAIM

Telephone the Rentguard 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.

Claims relating to LE-PD must be submitted within 180 days of the insured incident occurring. Please refer to the policy wording for full details on how to make a claim.

## COMPLAINTS

It is our intention to provide you with a high level of service at all times. If you should wish to make a complaint about our service, we have a formal complaints procedure, which is detailed at the back of your policy wording. In the first instance, you should contact us by telephone or in writing with your complaint addressed to The Customer Services Manager. You may be entitled to refer this to the Financial Ombudsman service. Further information is available at <http://www.financial-ombudsman.org.uk>. 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>.

**IMPORTANT** - This document provides a summary of the policy only, and does not contain the full terms and conditions of the cover provided. These can be found in the policy wording, which is available on request. It is important that you read all of your policy documents carefully when you receive them, and contact us immediately if you are unclear about the level of cover provided.

For an instant quote and cover please complete the proposal overleaf and fax back on 0208 587 1061. Alternatively contact the Quoteline on 0208 587 1060 or Free Phone 0800 783 1626 quoting agent name and/or number (noted at the top of your application).

Rentguard also provides competitive rates for the following insurance products:

- **Legal Expenses & Rent Guarantee**
- **Commercial Property**
- **Tenants Contents**
- **Owner Occupier Household**
- **Holiday Home(s)**

## Rentguard

Grove House, 551 London Road, Isleworth, Middlesex TW7 4DS

Tel: 0208 587 1060 Fax: 0208 587 1061

Rentguard is a trading style of RGA Underwriting Limited, registered in England and Wales under number 4302819 and authorised and regulated by the Financial Services Authority.

Registered office: Grove House, 551 London Road, Isleworth, Middlesex TW7 4DS

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## Buildings & Contents Insurance for Landlords

Proposal Form

Agent name

Agent number

**POLICY APPLICANT'S DETAILS**

Landlord's full name (including title)

Address of **property to be insured**

Postcode

Landlord's **correspondence address**

Postcode

Telephone (Day)

Telephone (Evening)

Email

Landlord's Date of Birth

**IMPORTANT RISK INFORMATION****Is the property to be insured:**

Built of brick, stone or concrete and roofed with slate, tiles or concrete and is in a good state of repair and will be so maintained?

Yes No 

Free from any sign of damage by subsidence, heave or landslip, and free from any visible sign of cracking?

Yes No 

Only occupied as a private dwelling and not used for business purposes?

Yes No 

Situated in an area with a history of damage by subsidence, heave or landslip, or has it had repairs in connection with this?

Yes No 

Built with cooking or washing facilities (excluding washbasins) in the bedrooms?

Yes No 

Undergoing (or about to undergo) any construction/renovations/refurbishments/alterations or is empty or due to become empty?

Yes No 

Had any damage by flood, or is in an area liable to flooding, or which you have been informed is at potential risk of flood?

Yes No **Have you or any of the interested parties:**

Had insurance declined, terminated, renewal refused or been subject to special terms?

Yes No 

Suffered any losses, or had any claims made against you during the last 3 years, whether insured or not?

Yes No 

Been convicted, charged or been given a caution for any criminal offence (excluding a motoring offence)?

Yes No 

Been declared insolvent, bankrupt or had any County Court Judgements (or the Scottish equivalent) or have any such proceedings pending?

Yes No 

Are there currently any on-going disputes with tenants (including rental arrears or eviction)?

Yes No 

Have you had continuous insurance on the property since you acquired it?

Yes No **If you have ticked any of the shaded boxes, please contact our Customer Services team to provide further details.****POLICY EXCESS**Excesses that apply to this policy start from £100 for buildings; £50 for contents; £500 for escape of water and £1,000 for subsidence. The Legal Expenses – Property Disputes cover has £Nil excess. Please check your certificate of insurance for the excesses that apply for **your** cover.**CALCULATING YOUR PREMIUM (ANNUAL PREMIUMS)****BUILDINGS INSURANCE PREMIUM** is calculated on the same rate for all postcodes, based on the type of tenant in the **property**.

Select the appropriate tenancy type:

<input type="checkbox"/> Professionals	<b>0.16%</b>
<input type="checkbox"/> Student lets	<b>0.18%</b>
<input type="checkbox"/> DSS couple, family or single person	<b>0.20%</b>
<input type="checkbox"/> Unoccupied	<b>0.31%</b>

**Building sum insured** (Please enter the rebuild value of the **property** to be insured)

£

Enter the percentage to the right of the selected tenancy type.

X

Calculate **your annual premium** by multiplying the **building sum insured** by the tenancy type percentage.

£

Legal Expenses - Property Disputes (LE-PD) additional cover

Yes No **£15****CONTENTS INSURANCE PREMIUM** is calculated on the same rate for all postcodes, based on the required **sum insured**.

Contents sum insured	Contents Premium Only	Combined with Buildings	Confirm Premium
<b>£5,000</b>	<b>£53.00</b>	<b>£30.00</b>	<b>£</b>
<b>£10,000</b>	<b>£67.50</b>	<b>£53.00</b>	<b>£</b>
<b>£15,000</b>	<b>£92.50</b>	<b>£79.50</b>	<b>£</b>
<b>£20,000</b>	<b>£125.00</b>	<b>£106.00</b>	<b>£</b>

**TOTAL ANNUAL PREMIUM** - Add the selected annual premium with the **contents** insurance premium to obtain **your** total annual quote.

Minimum Annual Premium for building is £106.00

Minimum Annual Premium for contents is £53.00

LE-PD is only available when buildings are insured

£

All rates and prices are inclusive of Insurance Premium Tax (IPT) at 6%. For greater sums insured, please contact Customer Services

**TYPE OF PROPERTY TO BE INSURED**House/Bungalow Purpose built flat House converted into flats Maisonette/Town House Single self contained flat **DETAILS OF ANY MORTGAGE INTEREST (OPTIONAL)**

(NB this may be a requirement of the mortgage company)

**POLICY INCEPTION**This **policy** will be effective as of the date this request is received. If **you** would like **your policy** to start at a later date, please note to the right.**PAYMENT DETAILS**

BY BACS

Please contact **our** Customer Services team for **our** bank details on 0208 587 1060.

BY CREDIT / DEBIT CARD

Please select the type of card **you** wish to use listed below: **VISA VISA** **MASTERCARD**  **DELTA** 

Name on Card

Long Card number

Start date

Expiry date

Card Security Code (CVC/CVV)

**Your** credit/debit card will be charged the total annual quote amount on the date this request is processed.

BY MONTHLY DIRECT DEBIT

Instalments are available for premiums in excess of £100.00 and are subject to an additional charge on top of the total annual quote. Please contact Customer Services for further information.

**DISCLOSURE**

Please note that it is the responsibility of the insured to disclose all material facts that may affect the assessment or acceptance of this risk. If you are in any doubt, you must contact Rentguard and we will be able to assist you. This is for your protection, and we recommend that you keep a copy of all information supplied to us for future reference.

**DECLARATION**

I/we confirm that I/we have read the above disclosure and the terms of business over leaf, and confirm that the details given are true to the best of my/our knowledge. I/we consent to information on this form, and on any claim being made available to the insurance data collection agency, so that it can be made available to other insurers. I/we accept that no cover is in place until confirmed by Rentguard.

**CONFIDENTIALITY**

All personal information about you will be treated as private and confidential. We will only use and disclose the information we have about you in the normal course of arranging and administering your insurance. In addition, we will provide information to you about other products and services which we feel may be appropriate to you. As part of the duty of the Financial Services Authority, we may be asked to provide them with access to our customer records in order that they may carry out a review of our activities.

Signature

Date

**PLEASE NOTE:** RGA Underwriting Limited can only accept a proposal form where the policy applicant has provided complete property and risk information, and sufficient contact details; including providing at least one telephone number where you can be reached.

The information given in this proposal form forms the basis of your policy and it is important that you have answered all questions correctly and confirmed that you have read and understood the terms and conditions of this policy.