

TERMS OF BUSINESS & SIGNIFICANT FEATURES & 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 or by contacting the FSA 0845 606 1234. Our registration number is 308993. For this scheme, we deal exclusively with Inter Partner Assistance S.A., a wholly owned subsidiary of AXA Assistance, part of the AXA Group of Companies, which we have selected as offering good value for money allied to an excellent service.

keyfacts®

SCOPE OF COVER

The policy provides cover for advisors costs and proceedings when a Tenant(s) fails to perform their obligations set out in the terms of the Tenancy Agreement. The policy also covers rent arrears owed by the Tenant(s) under the Tenancy Agreement.

Your policy includes the following features, which are explained in detail in your policy wording booklet:

- Advisors costs up to £25,000 per claim for eviction proceedings and/or recovering of Dilapidation losses;
- Monthly rental up to £2,500 per month (Maximum £15,000 per claim).

SIGNIFICANT TERMS AND CONDITIONS OF THE POLICY

The Insured, or their agent, must understand and adhere to the following in order to validate the insurance:

- A Tenancy Agreement must be in place and must comply with all the necessary requirements of any relevant legislation. The Tenant(s) on the Tenancy Agreement must be aged 18 years or older. Claims cannot be considered without a signed Tenancy Agreement;
- A satisfactory Tenant Reference must be obtained before letting out the property for every Tenant(s) named on the Tenancy Agreement. For Professional Tenant(s), who have not yet moved into the property, two forms of identification, a credit check, and an employer Reference may be substituted for the Tenant Reference. It is the responsibility of the insured to collect this documentation and provide it in the event of a claim. Please refer to the policy wording booklet for full details;
- The property must be let only for residential purposes;
- There must not be any Tenant(s) disputes prior to the commencement of this insurance policy;
- Neither Rentguard, ARC or IPA are bound to give notice when this policy becomes due for renewal;
- Any monies recovered from the Tenant or Guarantor will be retained by Arc to pay for any Adviser's Costs or Rent that has been paid by Underwriters under this insurance.

Other terms and conditions may apply, dependent on circumstance. Please refer to the policy wording booklet for complete details.

GENERAL EXCLUSIONS

Your policy excludes some situations and certain requirements must be met prior to submitting a claim in addition to those listed above. Please refer to the policy wording booklet for full details. For specific information on exclusions, please refer to the section *General Exclusions*. The most significant or unusual exclusions and requirements are outlined below:

- Claims are excluded where the amount is less than £250;
- Claims cannot be considered for an insured event within the first 90 days of the period of insurance, when the Tenancy period commenced before the inception of the insurance policy;
- Sufficient tenant referencing must have been carried out and claims will not be considered if the references cannot be produced at claim;
- Claims will not be paid as a result of a dispute between the insured and his agent or mortgage lender;
- Advisors costs incurred in recovering Dilapidations losses are excluded unless the missing or damaged items are contained within a Dilapidations Inventory;
- Claims must be reported within 45 days of the insured incident;
- Claims costs must be agreed in advance.

Other terms and conditions may apply, dependent on circumstance. Please refer to the policy wording booklet for complete details.

EXCESS

There is no excess on the Legal Expenses element of cover, but under the Rent Guarantee element, the policy excess is the cash amount equivalent to one month's rental income for the insured property; unless otherwise noted on the policy certificate and statement of fact that no excess applies to the policy.

Please refer to your certificate and statement of fact for the excesses that apply to your policy.

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 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 of inception 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; however, there is no refund of premium allowable.

HOW TO CLAIM

A claim form can be obtained from:

<http://www.arclegal.co.uk/informationcentre/landlords.php>

Username: lergpolicy

Password: landlords

Alternatively: telephone 0870 350 1737 and quote "Rentguard".

Claims must be submitted within 45 days of the insured incident. We will inform the insurer without any unnecessary delay and notify you of any request information we receive from your insurer.

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 we will provide on request. In the first instance, you should contact us by telephone or in writing with your complaint addressed to the general 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>.

This policy is underwritten by **Inter Partner Assistance S.A.**, a wholly owned subsidiary of **AXA Assistance**, part of the **AXA Group of companies**.

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 booklet, 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, or 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

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

Jul 2011

Legal Expenses & Rent Guarantee

RENTGUARD
INSURANCE



Tenant referencing

is a requirement of this policy

Legal Expenses & Rent Guarantee for Landlords

available for 6 or 12 month tenancies

Proposal Form

Agent name	
	Agent number

POLICY APPLICANT'S DETAILS

This information must be completed to enable us to process this proposal form.

Landlord's full name (including title)

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Address of **property to be insured**

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	Postcode
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Landlord's **correspondence address**

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	Postcode
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Telephone (Day)	Telephone (Evening)
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Email	Landlord's Date of Birth
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IMPORTANT RISK INFORMATION

Please confirm that you agree with the following:

A signed Tenancy Agreement will be in place at the start of the tenancy?

Yes No

Claims are excluded where the amount is less than £250?

Yes No

Claims will be reported within 45 days of the insured event?

Yes No

Cover can only be provided if you have agreed to the above conditions



If you have ticked any of the shaded boxes, please contact our Customer Services team to provide further details.

TENANTS

Select the Tenancy type of the persons who will be occupying the property and enter the number of Tenants below:

Professionals / let to working people	<input type="checkbox"/>	Number of Tenants: (up to 5)
DSS couple, family or single	<input type="checkbox"/>	
Student lets	<input type="checkbox"/>	

CHOOSING YOUR PREMIUM

Please select either **6** or **12** months cover.

Prices are inclusive of Insurance Premium Tax (IPT) at current rate:

Policy duration	Total	Confirm Chosen Premium
6 months	£53.00	£
12 months	£99.00	£
6 months NO EXCESS	£69.00	£
12 months NO EXCESS	£124.00	£

POLICY EXCESS

There is no excess on the Legal Expenses cover, but under the Rent Guarantee element, the policy excess is the cash amount equivalent to one month's rental income for the insured property; unless otherwise noted on the policy certificate and statement of fact that no excess applies to the policy.

Please refer to your certificate and statement of fact for full details.

TERMS & CONDITIONS

It is essential that the policy applicant reads and understands this document completely before purchasing the product.

If the policy does not meet with your expectations, it can be cancelled within 14 days, from inception, without penalty.

It is a requirement of this policy that certain procedures are in place, and that the Insured collects and keeps all of the documentation listed below. **In the event of a claim, the responsibility lies with the insured to produce the appropriate documents.**

Please check and confirm below that you have read and understood the following requirements.

DOCUMENTATION REQUIREMENTS:**FOR ALL TENANTS:**

It is compulsory that a Tenancy Agreement must be in place from the start of the Tenancy and all Tenant(s) named on the Agreement must receive a full Tenant Reference from an RGA approved Referencing agency.

FOR WORKING TENANTS ONLY:

The following documentation may be substituted for the full Tenant Reference for full time employed Working Tenant(s) who have not yet moved into the property at the start of this policy:

- **One form of identification containing a clear photograph.** We can accept copies of passports and driving licenses, as well as identity cards from official government agencies.
- **Second form of identification.** This can be a utility bill, bank statement, birth certificate, payment slip or letter from the Inland Revenue or other government body.
- **A 'credit check' carried out by an industry recognised Referencing agency.** The name on the credit report must be exactly the name on the Tenancy Agreement, and the credit report must be free of CCJ's, bankruptcies & indicating confirmation of residency at the addresses searched.
- **A clearly written reference from an employer.** This can and needs to be on company letterhead.

Please note that the above documents should be no more than one month old from the start of the tenancy agreement.

ADDITIONAL CONDITIONS (Please check these carefully)

- Landlord must give notice to the Tenant(s) on late rental payments within 7 days; and if rent is not paid within a further 7 days, a second notice must be issued prior to legal process commencing;
- Claims must be reported within 45 days of the of the Insured Incident;
- The Tenant(s) on the tenancy agreement must be aged 18 years or older.

Please keep a copy of this document with your policy details and certificate of insurance.

Please confirm that you have read, understood and agree to the information outlined above, the policy terms and conditions and that you have met all the requirements of this policy by ticking the box as confirmation.

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:



Name on Card

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Long Card number

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Start date

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Expiry date

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Card Security Code (CVC)

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

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

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Date

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PLEASE NOTE: 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.