

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 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 policy covers you for loss or damage to your landlord's contents and fixtures and fittings, which you are legally responsible for, as well as your own contents and personal possessions. You are automatically covered for the following risks and you can also request for additional cover for your personal possessions.

CONTENTS STANDARD COVER

- New for old cover on your contents;
- Accidental damage to TV, audio, video equipment & personal computers;
- Damage to landlord contents, fixtures & fittings up to £2,500;
- Liability to the public up to £2 million;
- Replacement locks following theft of keys up to £250;
- Cost of alternative accommodation up to 20% sum insured;
- Loss of metered water and oil up to £250;
- Contents in your garden, garage & outbuildings up to £250;
- Visitor's personal effects up to £250;
- Frozen food up to £250;
- Money up to £250;
- Pedal cycles up to £250.

Loss or damage caused by:

- Fire, smoke & smoke damage, lightning, explosion, earthquake, storms or floods, riots, violent disorder, civil commotion;
- Theft or attempted theft or malicious damage;
- Subsidence, heave, landslip;
- Escape of water, burst pipes, escape of oil;
- Impact, collision, aircraft;
- Falling trees, posts, masts;
- Contents temporarily removed from the home or whilst you or your family temporarily reside away from the home.

PERSONAL POSSESSIONS COVER

- Loss or damage to personal possessions in Europe and anywhere in the world;
- Cover includes personal effects, valuables, money, credit card liability, pedal cycles, mobile phones, laptops, specified and unspecified items.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

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:

- The excesses and any increased amount you have agreed to pay;
 - Landlord contents not listed in the dilapidation's inventory will not be covered;
 - Property primarily used for, and liability arising from, business purposes.
- Any claim arising from:
- Illegal activities or suspected illegal activities;
 - A property that has been unoccupied/empty or unfurnished for more than 30 consecutive days.
 - Loss, damage or liability that occurred before the policy was inception;
 - 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(s) which is/are designed to be portable;

- Loss or damage to valuables, money, plants or trees;
- Watercraft (e.g. windsurfers and sailboards) and mechanically propelled vehicles (e.g. quad bikes and motorcycles) and any liability arising from them.

ADDITIONAL 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.
- Pedal cycles left unattended.

MINIMUM SECURITY

It is a condition of this policy that minimum security requirements are in place as follows:

- Secure locks for doors. The door by which you enter and leave your property should be fitted with a deadlock; all other external doors should be fitted with deadlocks or fitted top and bottom with key operated security bolts.
- Secure locks for windows. All accessible windows and fanlights that can open must be secured with window locks.

*By 'accessible' we mean those windows, fanlights & skylights where entry can be attempted from the outside by a person of normal physical ability without the need to bring anything to the site or to use any ladder, stepladder or scaffolding found on the site in order to do so.

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 day 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.

Where theft/attempted theft, malicious damage or fire has occurred, the police must be notified immediately - incidents involving personal possession must be reported to the police within 24 hours.

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 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>.

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

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

Tenants Contents Insurance

RENTGUARD
INSURANCE



Tenants Contents Insurance

including accidental damage to landlord's contents

Proposal Form

Agent name	
Agent number	

POLICY APPLICANT'S DETAILS

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

Tenant's full name (including title)

Address of Tenant's **property to be insured**

Postcode

Telephone (Day) Telephone (Evening)

Email Tenant's Date of Birth

IMPORTANT RISK INFORMATION**Have you or any of the interested parties:**

Had insurance declined, terminated or renewal refused or been subject to special terms? **Yes** **No**

Been convicted, charged or been given a caution for any criminal offence (excluding a motoring offence)? **Yes** **No**

Suffered any loss, damage or liability, or had any claims made whether insured or not, in the last 5 years? **Yes** **No**

Ever been declared insolvent, bankrupt or had any County Court Judgements (or the Scottish equivalent) or have any such proceedings pending? **Yes** **No**

Is the property to be insured:

In an area prone to or is a potential risk of flooding or has ever been flooded? **Yes** **No**

Built of brick, stone or concrete and roofed with slate, tiles or concrete? **Yes** **No**

In a good state of repair and will be so maintained? **Yes** **No**

Free from any sign of and has never suffered any damage by subsidence, heave or landslip? **Yes** **No**

A listed building? **Yes** **No**

Your permanent residence and is not used for business purposes? **Yes** **No**

Build with more than 8 bedrooms and has more than 8 occupants (including children)? **Yes** **No**

Within 7 metres of any shrubs or trees which are more than 3 metres tall? **Yes** **No**

Undergoing renovations/ refurbishments? **Yes** **No**



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

POLICY EXCESS

Excesses on this **policy** are as follows:
Standard excess: £75, Escape of Water: £250 & Subsidence: £1,000.
Please refer to your policy certificate and statement of fact for the excesses that specifically apply to your policy.

CHOOSING YOUR PREMIUM (MONTHLY / ANNUAL PREMIUMS)

STANDARD COVER - Cover includes accidental damage to landlords contents. Prices are inclusive of Insurance Premium Tax (IPT) at current rate.

Required Sum Insured	Monthly payment option*	Annual payment option	Confirm chosen premium
£2,500	not available	£75.00	£
£5,000	not available	£95.00	£
£10,000	£12.00	£116.00	£
£15,000	£14.00	£130.00	£

ADDITIONAL COVER - Add Personal Possessions cover. Increase standard cover premiums with the following rates. Prices are inclusive of Insurance Premium Tax (IPT) at current rate.

Total Personal Possessions cover	Single item cover	Add to monthly payment option*	Add to annual payment option	Confirm chosen Premium
Minimum Contents of £5000 required	£1,000 £250	£3.40	£34.00	£
Minimum Contents of £10,000 required	£2,000 £500	£6.60	£66.00	£
Minimum Contents of £15,000 required	£3,000 £750	£9.60	£96.00	£

*Monthly instalments are subject to an additional charge

TOTAL ANNUAL QUOTE - Add the selected standard cover premium with the additional cover premium to obtain your total annual quote.

Minimum Annual Premium is £75.00 **£**

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

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: 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.