

PRODUCT GUIDE



FOR ALL YOUR PROPERTY INSURANCE NEEDS





WHO ARE RENTGUARD PRODUCTS FOR?

- Residential landlords
- Commercial landlords
- Home owners
- Tenants



RESIDENTIAL LANDLORD INSURANCE



- Provides cover for buy-to-let houses, bungalows and flats for damage to the buildings and landlords contents
- Can provide cover for commercial and residential combined properties
- Underwritten by UK insurers, including Ageas, AXA, Highway, NIG and RSA
- Quotes are provided for working professionals, students, DSS, asylum seekers and unoccupied properties
- We also provide cover for some UK holiday homes, bedsits and HMOs

	AGEAS	AXA	HIGHWAY	NIG
<p>Minimum excesses (may vary depending on occupancy)</p>	<ul style="list-style-type: none"> • Details on policy certificate • £100 Buildings & Contents • Subsidence £1,000 • Escape of water / escape of oil £500 (unless specified otherwise) 	<ul style="list-style-type: none"> • Buildings £100 • Contents £100 • Escape of water £400 (unless specified otherwise) 	<ul style="list-style-type: none"> • Buildings £100 • Contents £100 • Subsidence £1,000 • Escape of water £500 (unless specified otherwise) 	<ul style="list-style-type: none"> • Buildings £250 • Contents £100 • Subsidence £1,000 • Liabilities (damage to property) £100 • Glass & sanitary ware £100 • Escape of water / escape of oil £500 (unless specified otherwise)
<p>Features and benefits</p>	<ul style="list-style-type: none"> • Loss of rent or alternative accommodation cover • Cover for tracing and fixing leaking underground pipes • Public liability for property owners up to £5m • Employers liability up to £10m 	<ul style="list-style-type: none"> • Loss of rent or alternative accommodation cover • Public liability for property owners up to £2m • Employers liability up to £10m 	<ul style="list-style-type: none"> • Loss of rent or alternative accommodation cover • Cover for outbuildings • Public liability for property owners up to £5m • Employers liability up to £10m 	<ul style="list-style-type: none"> • Loss of rent or alternative accommodation cover • Damage by Emergency Services up to £25,000 • Public liability for property owners up to £5m • Employers liability up to £10m
<p>Exclusions and limitations (a full list can be found in the policy terms and conditions)</p>	<ul style="list-style-type: none"> • Property must be maintained to a good state of repair • Theft or malicious damage by insured, their family, any employee or tenant is not covered (unless specified otherwise) • Valuables (motor vehicles and gold, silver, fur, jewellery) not covered 	<ul style="list-style-type: none"> • Property must be maintained to a good state of repair • Theft or malicious damage by insured, their family, any employee or tenant is not covered (unless specified otherwise) • Valuables (motor vehicles and gold, silver, fur, jewellery) not covered 	<ul style="list-style-type: none"> • Property must be maintained to a good state of repair • Theft or malicious damage by insured, their family, any employee or tenant is not covered • Computer or data processing equipment, operator error, virus or hacking is not covered • Gold, silver or other precious materias are not covered 	<ul style="list-style-type: none"> • Property must be maintained to a good state of repair • Theft or malicious damage by insured, their family, any employee or tenant is not covered

	RSA
<p>Minimum excesses (may vary depending on occupancy)</p>	<ul style="list-style-type: none"> • Details on policy certificate • £100 Buildings & Contents • Subsidence £1,000 • Escape of water / escape of oil £500 (unless specified otherwise)
<p>Features and benefits</p>	<ul style="list-style-type: none"> • Loss of rent or alternative accommodation cover • Cover for tracing and fixing leaking underground pipes • Public liability for property owners up to £5m • Employers liability up to £10m
<p>Exclusions and limitations (a full list can be found in the policy terms and conditions)</p>	<ul style="list-style-type: none"> • Property must be maintained to a good state of repair • Theft or malicious damage by insured, their family, any employee or tenant is not covered • Valuables (motor vehicles and gold, silver, fur, jewellery) not covered

COMMERCIAL PROPERTY INSURANCE



- Provides cover for most commercial properties including offices, shops, cafés, taxi offices, estate agents, hairdressers, beauticians, restaurants, dental surgeries, car accessory stores, furniture stores and garden centres
- Can provide cover for commercial and residential combined properties
- Underwritten by NIG
- Provides cover for loss of rent
- Rentguard must be notified whenever there is a change in tenancy/alterations

COMMERCIAL PROPERTY INSURANCE

	NIG
Minimum excesses (may vary depending on occupancy)	<ul style="list-style-type: none">• Buildings £200• Escape of water £250• Subsidence £1,000
Features and benefits	<ul style="list-style-type: none">• Residential and Commercial Combined• Public liability up to £5m• Employers liability up to £10m• Loss of rent cover
Exclusions and limitations (a full list can be found in the policy terms and conditions)	<ul style="list-style-type: none">• Maintenance, security and reasonable precautions apply• Special terms apply to empty buildings• Computer or data processing equipment, operator error, virus or hacking is not covered• Losses involving faulty/ defective workmanship

These are brief product descriptions only. Please refer to policy documentation paying particular attention to the terms and conditions, exclusions, warranties, subjectivities, excesses and any endorsements.

OWNER OCCUPIER INSURANCE



- Provides buildings cover for home owners with or without contents cover
- Underwritten by Ageas and Pen Underwriting Limited
- Optional accidental damage cover on buildings and contents
- Rentguard must be notified whenever there is a change in tenancy/alterations
- Cover for valuables such as bikes or jewellery when noted on the policy
- Optional personal possessions cover
- Legal liability to the public £2,000,000 as standard
- Alternative accommodation provided

OWNER OCCUPIER INSURANCE



	AGEAS	PEN UNDERWRITING LIMITED
Minimum excesses	<ul style="list-style-type: none"> • Buildings £100 • Contents £100 • Escape of water £250 	<ul style="list-style-type: none"> • Buildings £100 • Contents £100 • Escape of water £250
Features and benefits	<ul style="list-style-type: none"> • Blanket cover of £750,000 for buildings insurance • Blanket cover of £60,000 for contents insurance 	<ul style="list-style-type: none"> • Blanket cover of £650,000 for buildings insurance • Blanket cover of £65,000 for contents insurance
Exclusions and limitations (a full list can be found in the policy terms and conditions)	<ul style="list-style-type: none"> • Valuables up to a maximum value of £24,000 	<ul style="list-style-type: none"> • Loss or damage to any computer related equipment caused by computer failure or computer error

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NON STANDARD PROPERTY INSURANCE



- Cover for properties of 'non-standard construction' including those constructed from using wood, metal, glass, 100% flat roof or from cob
- Underwritten by Pen Underwriting Limited
- Can cover those working or trading from home, as well as those with previous claims histories, histories of CCJs, bankruptcy and some criminal convictions
- Alternative accommodation provided
- Up to £650,000 building sum insured as standard
- Properties of any age covered
- Property owners liability up to £2,000,000
- £10,000 worth of valuables covered as standard

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TENANT CONTENTS INSURANCE



- Provides cover for residential tenants living in houses, flats, bedsits, and shared accommodation
- Underwritten by Ageas
- Covers loss and damage to possessions as a result of fire, smoke, storm or flood, as well as theft and malicious damage
- Tenants liability to the public of up to £2,000,000
- Alternative accommodation provided
- Additional cover for personal possessions, including valuables and money
- Includes accidental damage to landlord's fixtures and fittings

TENANTS CONTENTS INSURANCE

	AGEAS
Minimum excesses (may vary depending on occupancy)	<ul style="list-style-type: none">• £50 on contents• £50 on personal possessions
Features and benefits	<ul style="list-style-type: none">• Loss or damage to valuables, money and personal effects belonging to you or your family whilst anywhere in the world• Accidental damage to landlord's fixtures and fittings (£2,500)
Exclusions and limitations (a full list can be found in the policy terms and conditions)	<ul style="list-style-type: none">• Loss or damage to computers or computer equipment by viruses, deletion of data or contamination• Theft or disappearance from home, other than as a result of violent and forcible entry

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TENANTS LIABILITY INSURANCE



- Provides cover for residential tenants living in houses, flats, bedsits, and shared accommodation
- Underwritten by Ageas
- Covers accidental damage to the home and the cost of repair following damage
- Covers loss or damage to fixed water pipes and tanks
- Alternative accommodation provided

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LEGAL EXPENSES & RENT GUARANTEE INSURANCE



- Provides cover for advisors costs incurred in eviction proceedings when a tenant fails to perform their obligations set out in the terms of the Tenancy Agreement. This policy also covers rent arrears owed by the tenant under the Tenancy Agreement
- Tenant referencing is a requirement of this policy
- Claims cannot be made in the first 90 days of the period of insurance – this is only when the policy starts after the tenancy agreement has started.
- Legal expenses insurance only is also available
- The policy is available for 12 month tenancy terms
- Policy is available without an excess
- Underwritten by RSA



LEGAL EXPENSES & RENT GUARANTEE INSURANCE

	RSA
Minimum excesses	<ul style="list-style-type: none">• A 12 month policy term with no excess
Features and benefits	<ul style="list-style-type: none">• Mediation Adviser Costs: £330• Eviction Adviser Costs: £25,000• Monthly rental up to £2,500 per month (up to a maximum of £15,000)
Exclusions and limitations (a full list can be found in the policy terms and conditions)	<ul style="list-style-type: none">• Claims cannot be considered without a signed Tenancy Agreement• It is the insured's responsibility to provide evidence of a satisfactory Tenant Reference in the event of a claim• Claims must be reported within 45 days of the incident• Claims cannot be made in the first 90 days of the period of insurance



TENANT REFERENCING

Required for Legal Expenses & Rent Guarantee

- Tenant referencing is a requirement of the Legal Expenses & Rent Guarantee Insurance policy. Referencing can be no older than 31 days from the start date of the insurance policy.
- All types of lets have to be fully referenced either by Rentguard or a referencing company approved by Rentguard
- HOWEVER full time employed working tenants only need a 4 point check. The 4 point check is only acceptable if the tenants' haven't moved into the property yet / the tenancy agreement hasn't started.

The 4 point check:

- 1 Identification from the tenant containing a clear photograph
 - 2 Either a utility bill or a bank statement
 - 3 Credit check clear of CCJs, bankruptcies and indicating confirmation of residency
 - 4 Confirmation of employment- a written employers' reference on company letter headed paper confirming the tenant's permanent and current employment and that their salary is at least a multiple of 2.5 of the tenant's rent. (The documents should be no more than one month old from the start of the tenancy)
- If a working professional does not meet the above criteria or their salary is insufficient then a full reference must be carried out
 - It is the insured's responsibility to provide evidence of a satisfactory tenant reference in the event of a claim

PORTFOLIO AND BLOCK SCHEME INSURANCE



- Rentguard provides block schemes for portfolio requirements covering both commercial and residential properties including blocks of flats, bedsits and some guest houses
- This product is aimed at freeholders, investors, landlords, property managers, residential block schemes and landlords associations with multiple properties
- Quotes are provided for multiple tenancies including working professionals, students, DSS, asylum seekers and unoccupied properties
- The main benefit of this policy is to have all properties insured together with minimal administration, renewals all on the same day and direct contact with a dedicated account manager

GET IN CONTACT WITH US TODAY



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