

Rentguard

Insurance Product Information Document

Rentguard Limited is registered in the UK under company number 9125814 and authorised and regulated by the Financial Conduct Authority under number 670126.

Company: Rentguard Product: Landlord Home Emergency Insurance Underwriter: UK General

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of Insurance?

This product is a Landlord's Home Emergency Insurance, which will provide assistance with emergency events in your property. This policy will not cover maintenance or wear and tear issues.



What is insured?

ELECTRICITY SUPPLY

- ✓ Emergency caused by the sudden and unexpected failure of, or damage to, the electricity system in your property

PLUMBING & DRAINAGE

- ✓ Emergency caused by the sudden and unexpected failure of, or damage to, the plumbing and/or drainage system, including the toilet(s) in your property, which causes one or more of the following:
 - ✓ Internal water leakage
 - ✓ Flooding
 - ✓ Water damage
 - ✓ We will only cover plumbing and drainage which is your sole responsibility and which is within the boundary of your property

PRIMARY HEATING SYSTEM

- ✓ Emergency caused by the sudden and unexpected and complete failure of the primary heating system in your property

ALTERNATIVE ACCOMMODATION

- ✓ If an emergency means that your property is declared unsafe by our approved contractor, we will provide a contribution of £250, or the actual cost you incur – whichever is the lower amount - for the cost of alternative accommodation for your tenants and the permanent residents of your property

PEST CONTROL

- ✓ We will assist with the removal of, or extermination of:
 - Grey squirrels;
 - Hornets;
 - Wasps;
 - Rats; and
 - Mice

ROOFING

- ✓ Emergency caused by damage to the roof of your property, as a result of bad weather conditions, or falling trees or branches

SECURITY

- ✓ Emergency caused by the sudden and unexpected failure of external locks, or damage to external locks, where in all cases the failure or damage means that you are unable to access your property, or you are unable to secure it



What is not insured?

ELECTRICITY SUPPLY

- ✗ Wiring which is not permanently installed or is portable e.g. standalone lamps, festive lights etc
- ✗ Replacing plug fuses or light bulbs
 - Resetting circuit breakers, where they can be reset by you and no associated repair work is needed to complete this.
- ✗ Wiring or cabling situated on the exterior of your property - e.g. wiring to satellite dishes, aerials etc
- ✗ Loss of supply, or damage, where the whole of your property is not affected
- ✗ Claims in respect of burglar or fire alarms, CCTV systems, swimming pools and the associated heating and piping and installation and accessories
- ✗ Claims where our approved contractor advises that the system fails to meet minimum safety requirements
- ✗ Claims where our approved contractor cannot complete repairs or replacements due to the age and/or poor condition of the system

PLUMBING & DRAINAGE

- ✗ General maintenance - e.g. dripping taps, leaking external overflows, etc
- ✗ De-scaling or removal of hard water deposits, de-sludging and clearing of airlocks, corrosion
- ✗ Leaks from household appliances, sinks, baths or showers where the leak only occurs when the item is in use the underground water supply or drainage facilities which are outside your property
- ✗ Macerators, cesspits and septic tanks
- ✗ Plumbing and filtration systems for swimming pools or spa baths
- ✗ Replacement of water tanks, hot water cylinders, or radiators
- ✗ Escape of water where it is not causing any damage or risk to your safety or the safety of any permanent resident in your property
- ✗ Any water leak noises where there is no visible leak
- ✗ Repairs to domestic appliances where the leak is from the appliance itself
- ✗ Noisy pipes caused by cooling and heating
- ✗ Frozen pipe work

PRIMARY HEATING SYSTEM

- ✗ Boilers if your property has more than 5 bedrooms
- ✗ Oil contamination arising from leaks from oil powered boilers
- ✗ Any repair or replacement which involves the removal of asbestos
- ✗ Replacement of water tanks, hot water cylinders or radiators
- ✗ Fuel tanks and associated pipe work
- ✗ Lighting or re-setting of boilers, adjustment of operating controls, adjustment of time and/or temperature controls



What is not insured? (continued)

- ✗ Loss of hot water if there is an alternative means of heating water - e.g. an immersion heater
- ✗ Faults which occur intermittently and do not result in a total failure of the primary heating system
- ✗ Boiler or system noise where there is no apparent fault and there has not a total failure of the primary heating system
- ✗ Bleeding of radiators, de-scaling or removal of hard water deposits, de-sludging and clearing of airlocks, corrosion
- ✗ Any claims which are due to lack of maintenance or wear and tear
- ✗ The repair or replacement of parts if your boiler is deemed to be beyond economic repair
- ✗ Frozen condensate pipes

ALTERNATIVE ACCOMMODATION

- ✗ Claims where your property has not been declared unsafe by our approved contractor; or
- ✗ Claims where your request for alternative accommodation has not been approved by the claims handler

PEST CONTROL

- ✗ Claims for any pests which are not specifically listed under the 'What is covered' section of 'Pest Control'
- ✗ Damage caused to your property's structure, masonry, fixtures and fittings, by pests
- ✗ Any emergency which has arisen because you have failed to follow previous guidance or instructions issued previously by our approved contractor, or claims handler
- ✗ Any pests you keep as domestic pets

ROOFING

- ✗ Flat roofs
- ✗ Properties covered by a management agreement
- ✗ Properties more than three storeys high

SECURITY

- ✗ Damage caused by theft or attempted theft
- ✗ Failure of alarm systems, electronic access security systems or CCTV
- ✗ Double glazed windows unless both panes have been damaged
- ✗ Broken, damaged or defective locks, doors or windows which do not cause a security risk to your property
- ✗ Loss of keys for outbuildings, garages or sheds
- ✗ Loss of keys where an alternative set is available for you to use
- ✗ Broken or damaged doors where your property is otherwise secure and there is alternative access available, which can be safely used by you and the permanent residents of your property
- ✗ Replacement glazing unless the approved contractor has the appropriate glazing available at the time of the assistance visit

GENERAL EXCLUSIONS

- ✗ Any claims which are made within 28 days of the start date of your first period of cover.
- ✗ Any claim occurring before or after the period of cover. We will only pay claims which arise whilst your policy is in force
- ✗ Any loss or damage which is not classed as an emergency by the claims handler. We will not pay for any costs which are not directly specified in the 'Your cover' section of this policy
- ✗ Gas leaks, as these must be reported straightaway to the National Gas Emergency Service on 0800 111999.
- ✗ Any claims which result from faulty workmanship or manufacturer's defect or recall
- ✗ Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation
- ✗ Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority
- ✗ Any alteration, endorsement or amendment made to this policy unless we have specifically authorised this in writing. Any changes to the contents of this policy may only be authorised by us
- ✗ Any consequence, howsoever caused, including but not limited to computer virus in electronic data being lost, destroyed, distorted, altered, or otherwise corrupted
- ✗ Any direct or indirect consequence of:
 - Irradiation, or contamination by nuclear material; or
 - The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
 - Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter



Are there any restrictions on cover?

- ! We will only pay for assistance for emergencies occurring at your property, subject to the cover you selected shown on your schedule
- ! All claims are subject to an excess, which you must pay before your claim can be completed. The amount of excess you will have to pay, for each and every claim you make, is £50 unless otherwise stated on your insurance schedule
- ! The maximum number of assistance visits that we will pay for in any one period of cover is known as the 'call out limit'; the call out limit on this policy is five, once the call out limit has been reached, you may not make any further claims during that period of cover



Where am I covered?

- ✓ This policy covers you in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.



What are my obligations?

- You must ensure that all questions are answered correctly and truthfully and that all documents you submit to us are accurate
- You must notify the claims handler of an emergency as soon as you can
- You must follow the instructions given to you by the claims handler
- You must ensure that someone is available to allow access to your property



When and how do I pay?

You can pay for your policy as a one off payment via Credit/Debit Card or you can set up a Direct Debit. All Direct Debits are subject to a 12% premium charge and instalments are spread over ten months.



When does the policy start and finish?

The policy starts on the date of your choice and runs for 12 months. The start and finish date of your policy are found in your Certificate.



How do I cancel the contract?

You are entitled to cancel your insurance policy at any stage during the policy term. You are entitled to a cooling-off period of 14 days, from inception or receipt of your documents, whichever is the later, in which to consider the content of your insurance policy, and the extent of the cover therein. Cancellation of your policy within this period 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.

Cancellations made after the cooling-off period will be subject to a cancellation fee by Rentguard of up to £35. We will retain a proportional premium for time on cover. For instance, if you paid £200 for a policy and cancelled this half-way you will be entitled to a refund of £100 for the unexpired portion of the policy less Rentguard's cancellation fee of £35 (total refund in this instance would be £65). Please note any administration fees charged for policy set up are nonrefundable if cancelled after the cooling off period.

To cancel the contract you can either write to us at Rentguard, 27 Great West Road, Brentford, London, TW8 9BW or speak to our customer services team by calling 0208 587 1060