

# Rentguard Insurance

## Insurance Product Information Document

Rentguard is a trading name of Arthur J. Gallagher Insurance Brokers Limited, which is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909.

Company: Rentguard

Product: Tenants Liability & Contents Insurance

Underwriter: Ageas

This Insurance Product Information Document provides a summary of the key information for this product. The full information is provided in the insurance schedule and policy wording.

### What is this type of Insurance?

This policy is provided for Tenants renting residential property from a Landlord.

Optional Family Legal Expenses Insurance can be purchased with this policy.

The policy offers cover for Tenants Liability if you are liable under your tenancy agreement for accidental damage to your landlords home, fixtures, fittings and furnishings. Your Policy Schedule will confirm the covers which you have chosen to select.



### What is insured?

For a full list of what is and isn't covered please refer to the policy booklet.

#### Tenants Liability Cover

Covers you if you are liable under a tenancy agreement for:

- ✓ Tenants Liability sum insured - The maximum amount you can claim is shown on your policy schedule
- ✓ The cost of repair following accidental damage by external means to cables, underground pipes or underground tanks all servicing the home
- ✓ Loss or damage to fixed water pipes and tanks caused by internal stress due to freezing, overheating or excessive water pressure
- ✓ Accidental damage to the home, its fixtures, fittings, fixed glass in windows, doors, fanlights, solar panels, skylights, fixed sanitary ware, fixed ceramic hobs and your landlord's furniture and furnishings



### What is not insured?

For a full list of what is and isn't covered please refer to the policy booklet.

#### Tenants Liability Cover

- ✗ Any amount in excess of the sum insured shown in your schedule
- ✗ Damage resulting from corrosion or normal wear and tear or gradually operating cause
- ✗ Loss or damage caused after the buildings have been left unoccupied or unfurnished
- ✗ Loss or damage caused by chewing, scratching, tearing or fouling by your domestic pets
- ✗ Loss or damage if the property is lent or sub-let



### Are there any restrictions on cover?

- ! It is your responsibility to keep your home in a good condition
- ! We will not reimburse you in relation to any damage or loss resulting from criminal acts, wear & tear, poor maintenance, negligence or fraud
- ! It's really important that you don't throw away any damaged items until we say so
- ! Dangerous dogs, we won't cover any claims caused by dangerous dogs as specified under section 1 of the dangerous dogs act 1991 or any later amendments to that act



## Where am I covered?

✓ Great Britain, Northern Ireland, Isle of Man and Channel Islands except where we state otherwise in the policy



## What are my obligations?

- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation. In the event of a claim, you must notify us as soon as possible.
- You'll need to let us negotiate, defend or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy.
- It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.
- In some cases, the insurer may apply an endorsement to the policy, setting out, for example, security requirements. It's really important that you follow any terms set out in endorsements, as if you don't, you may not be covered in the event of a claim. If any endorsements apply to you, these will be explained to you (or displayed on-line) before you buy, and will also be shown on the policy schedule that you will receive after you buy.



## 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 premium charge and instalments are spread over ten months.



## When does the policy start and finish?

This policy can be purchased to cover a period of either 6, 9 or 12 months. Your policy schedule will confirm the covers which you have chosen to select. Please note that 6 and 9 month policies are non renewable



## 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. We will retain a proportional premium for time on cover. 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 Insurance, 27 Great West Road, Brentford, London, TW8 9BW or speak to our customer services team by calling 0208 587 1060.