

It couldn't be easier.....

All you will need is the following:

- Full name of the policy holder
- Risk address & postcode
- Property re-build value. (building sum insured)
- Type of business (ie: restaurant, office etc)
- Tenancy Type for any residential accommodation attached to the property

AGENT NAME:

AGENT NO:

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For further details about this cover, please refer to your agent, or contact the Quoteline on **0870 7605176**, giving agent name and/or number.

Alternatively, you can buy-on-line at www.homecall-insurance.co.uk

IMPORTANT - This Key facts document is a summary of the policy only, and does not contain the full terms and conditions of the cover. These can be found in the Policy Wording Booklet. It is important that you read all of your policy documents carefully when you receive them.

HomeCall+ LTD

Pendle Innovation Centre, Brook Street, Nelson, BB9 9PS
Tel: 0870 7605176 Fax: 01282 877139

This policy is administered by RentGuard Ltd
Authorised and regulated by the Financial Services Authority.
Registered in England No. 430819

HomeCall+

Keyfacts

... including Commercial and Residential combined

Authorised and regulated by the Financial Services Authority

PERILS COVERED

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

- Fire, Lightning, Explosion, Earthquake.....✓
- Subterranean fire✓
- Storms or Floods.....✓
- Riots, violent disorder, civil commotion✓
- Theft or attempted theft✓
- Malicious damage✓
- Subsidence, heave, landslip✓
- Escape of water (including sprinklers).....✓
- Escape of oil✓
- Impact, full and third party.....✓
- Aircraft, and devices dropped there from✓
- Falling trees, satellite dishes, masts.....✓
- Loss of metered water.....✓
- Accidental Damage.....✓
- Removal of Debris✓
- Terrorism.....✓

Additional Cover

Sale of the property – We will insure the purchaser in the terms of the policy, up to the date the contract is completed.
We will indemnify you for professional fees incurred in the reinstatement of the property insured, consequent upon an insured peril.
You are also covered for accidental damage of fixed glass, and damage to sanitary fittings.

Significant and unusual exclusions or limitations

Your policy excludes some situations. Please refer to Property Section 1 of your policy booklet for full details. The most significant or unusual exclusions are outlined below. Your policy excludes or limits the following:

- Radioactive Contamination
- Sonic Bang
- War
- Terrorism in Northern Ireland

Loss of Rent and Revenue

Loss of Rent is offered as an additional product to the insurance cover. It will cover you if the property has been made uninhabitable by an insured peril, for up to 20% of the sum insured, for 12 months. It will also cover you for additional expenses incurred for alternative accommodation.

Public Liability

We will, subject to the terms of the policy, indemnify the insured for the cost of liability claims made against him/her. This includes Accidental Bodily Injury to any person, and Accidental Loss or damage to property, up to £1 Million.

Excesses

This policy usually carries a £250 excess, unless otherwise agreed. If the property is unoccupied, the excess is increased to £500.

This policy carries a standard £1000 excess for the perils of Subsidence, Landslip and Heave.

UNOCCUPANCY CLAUSE

It is agreed that whilst the property described in the schedule has been unoccupied for 14 days, or more, the following conditions apply:

- The Premises are inspected at least once in every 14 day period by the Assured or his appointed representative
- The water, gas and electricity supplies are turned off at the main and the water system drained except where required to be maintained for central heating.
- If the central heating system is left in operation, it should be set for a minimum continual temperature of 13C.
- External door locks of a reasonable standard for the protection of the Premises are fitted and in use at all times.
- The insurer must be informed if the property remains unoccupied for more than 90 days.

Other terms and conditions may apply, dependent on circumstance.

Duration of Policy

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown on your policy schedule.

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 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 you may incur a cancellation charge.

Cancellation after 14 days will be refunded pro rata, less 15% of the total premium.

How to Claim

Telephone the RENTGUARD claims line on 0870 165 1090. Claims must be submitted within 30 days of the incident.

Complaints

At RENTGUARD, we pride ourselves in providing excellent support to our clients at all times. However, if for any reason you are unhappy with this, we would like to hear from you. Please refer to your Policy Wording Booklet for details on the complaint procedure.

Details about our Regulator.

RENTGUARD is an RGA Group Company, authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated firms can be visited at www.fsa.gov.uk/register, or the Financial Services Authority can be contacted on 0845 606 1234

Financial Services Compensation Scheme (FSCS)

Under Financial Services and Markets Act 2000, should RENTGUARD be unable to meet all its liabilities to policyholders, compensation may be available. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.

This policy is underwritten by AXA/Primary Insurance