

HomeCall+

Keyfacts

Authorised and regulated by the
Financial Services Authority

Tenant referencing is a
requirement of this policy

It couldn't be easier.....

All you will need is the following:

- Full name of the policy holder
- Risk address & postcode
- Monthly rental income
- Number of Tenants

Referencing – It is important that the policy holder takes out accurate referencing on his tenant's prior to the rental term commencing. In the event of a claim, the policy holder will be required to present specific and valid information relating to the tenant.
For further information please refer to the statement of fact, or contact customer services on 0870 165 1090

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

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Type of insurance and cover

The policy provides cover for advisors costs and proceedings, when a tenant fails to perform their obligations set out in the terms of the tenancy agreement.

Significant features and benefits

Your policy includes the following features, which are explained fully in your Policy Wording Booklet:

- Advisors costs up to £10,000 per claim
- Dilapidations costs can be claimed, when contained within a dilapidations inventory.

Significant terms & conditions of the policy

Your policy excludes some situations. Please refer to the section **General Exclusions** of your policy booklet for full details. The most significant or unusual exclusions are outlined below.

- Claims cannot be considered without a signed tenancy agreement.
- In the event of a claim, it is the responsibility of the insured to provide evidence of a satisfactory tenant reference.
- Claims must be reported within 45 days of the insured event.
- Claims are excluded where the amount is less than £250.
- Claims cannot be paid for insured event within the first 90 days of the period of insurance, when the tenancy period commenced, before the inception of the insurance policy.
- Claims will not be paid as a result of a dispute between the insured and his agent, or mortgage lender.
- Claims costs must be agreed in advance.
- Dilapidations costs are excluded unless the missing or damaged items are contained within a dilapidations inventory.

Other terms and conditions may apply, dependent on circumstance.

TENANT REFERENCING - It is a requirement of this policy that the policy holder presents the following information in the event of a claim.

EITHER (For Professional Lets ONLY)

- 2 forms of identification from the tenant, one containing a clear photograph.
- Confirmation of employment.
- A credit check, clear of CCJ's, at the start of the tenancy.

OR (student and/or DSS Lets)

A full tenant reference from an approved referencing company.

If you require further information or advice about tenant referencing, please contact customer services on 0870 165 1090.

Duration of Policy

The policy will remain in force for 12 months, from the date of commencement, as 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; however there is no refund of premium allowable.

How to Claim

Telephone the RENTGUARD claims line on 0870 165 1090. Claims must be submitted within 45 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 of the complaint procedure.

Details about our Regulator

RENTGUARD is part of RGA Group Ltd, 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 the 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 Assistance, part of the AXA GROUP