

*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)
- Required contents sum insured
- Sum of Personal Possessions(optional)

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](http://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

### Buildings and Contents Insurance

Authorised and regulated by the Financial Services Authority

**SIGNIFICANT FEATURES & BENEFITS**

In addition to the standard perils, your policy includes the following features, which are explained in detail in your Policy Wording Booklet:

- Loss of Rent up to 10% of the sum insured.
- Property owner's liability up to £2 Million.
- Damage to Fixtures & Fittings.
- Loss of metered water up to £750.
- Contents in outbuildings up to £500.

**STANDARD PERILS (BUILDINGS & CONTENTS)**

Fire, smoke & smoke damage.....	✓
Lightning, explosion, earthquake.....	✓
Storms, Floods, or weight of snow.....	✓
Riots, violent disorder, civil commotion.....	✓
Theft or attempted theft.....	✓
Malicious damage.....	✓
Subsidence, heave, landslip.....	✓
Escape of water, burst pipes.....	✓
Escape of oil from installations.....	✓
Impact, collision, aircraft.....	✓
Falling trees, posts, masts.....	✓
Alternative accommodation.....	✓
Fatal injury, compensation.....	✓
Accidentally broken glass, sanitary ware, hobs.....	✓
Accidental Damage to Underground services.....	✓

**Additional contents cover**

Accidental damage is included for fixed glass (including mirrors & glass in furniture), as well as televisions, video recorders and computers. Contents, if not otherwise insured, are covered whilst temporarily removed from the premises. The cost of replacing locks to safes/alarms/outside doors, following the loss of your keys.

**Additional Buildings Cover**

You are covered for additional expenses incurred following loss or damage to the property by an insured peril. Sale of the home – We will insure the purchaser in the terms of this policy up to the date the contract is completed.

**Significant and unusual exclusions or limitations**

Your policy excludes some situations. Please refer to the section General Exclusions Applicable to the Whole of This Insurance 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 and Nuclear Assemblies
- Loss or damage as a consequence of War.
- Theft is limited if there are lodgers living on the property.
- Loss or damage as a result of terrorism.
- Loss or damage by any gradually operating cause
- Loss or damage whilst the home is undergoing certain renovations

**Accidental Damage Cover**

Accidental Damage is offered as an additional product to Owner Occupier insurance. This will cover you for unforeseen accidents, such as putting your foot through the loft ceiling! Please refer to the Policy Wording booklet for full details of exclusions to Accidental Damage Cover.

**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.

**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.

**Excesses**

This policy usually carries a £50 excess for buildings and for contents, unless otherwise agreed. This policy carries a standard £1000 excess for the perils of Subsidence, Landslip and Heave.

**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](http://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](http://www.fscs.org.uk).

**This policy is underwritten by AXA/Primary Insurance**