

POLICY WORDING



BUILDINGS & CONTENTS INSURANCE

For Landlords of Let Property

Contents of Policy Booklet

This is your **Buildings & Contents Insurance for Landlords of Let Property**. It should be read along with the enclosed schedule. Together they set out the details of your contract. The policy is a legal document. You should read it carefully so that you are sure that you are protected in the way that you intended.

Details of cover are explained in three sections:

Section 1	Buildings Insurance	Page 5
Section 2	Contents Insurance	Page 7
Section 3	Legal Liability	Page 9

The following are also included:

Cancellations and Amendments	Page 1
Endorsements, special terms and conditions	Page 11
Making a claim	Page 13
Claims, terms and conditions	Page 14

How to use the booklet

Refer to your schedule. It explains, amongst other things, the sections of the policy under which you are insured.

Then read the relevant sections.

CONTACT DETAILS

RENTGUARD LTD

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Customer services.....0800 783 1626

E-mail.....info@rentguard.co.uk

Web sitewww.rentguard.co.uk

Introduction

Thank you for choosing Rentguard Insurance. This is your Buildings & Contents Insurance for Landlords of Let Property setting out your insurance protection in detail.

You must read this policy together with your schedule and any specifications or endorsements as one contract. Please read it carefully and make sure that it meets your requirements and that the details on the policy schedule are correct.

Your premium has been based upon the information shown in the policy schedule and recorded in your statement of fact.

If after reading your policy you have any questions, please contact us on 0870 165 1090.

RENTGUARD LTD is an RGA GROUP company, **authorised and regulated by the Financial Services Authority**. We adhere to the Codes of Practice of the **Association of British Insurers (ABI)**, and the **Insurance Ombudsman** scheme. Your personal details and information provided are also covered by the **Data Protection Act**.

This insurance is underwritten by **AXA/Primary Insurance**.

Cancellation of your policy

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 provided. If you decide that you do not want to accept the policy and cancel within 14 days no charges will be incurred.

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

Amendments to your policy

Should you wish to make any changes to your policy, you **must** inform us by telephoning our customer services department on 0870 165 1090.

IMPORTANT!

FAILURE TO NOTIFY US OF ANY CHANGES COULD AFFECT THE VALIDITY OF YOUR INSURANCE.

AS POLICY HOLDER, IT IS YOUR RESPONSIBILITY TO ENSURE THAT YOU PROVIDE A CLEAR AND ACCURATE INDICATION OF YOUR PROPERTY REBUILD VALUE AND SUBSEQUENT SUMS INSURED.

For additional information on any of the above, please contact our customer services team on 0870 165 1090, or visit our website at www.rentguard.co.uk.

DEFINITIONS

This document sets out the conditions of the contract of insurance between **you** and **us**. You should keep it in a safe place.

It is important that:

You are clear which sections you have requested and want to be included.

You understand what each section covers and does not cover.

You understand your own duties under each section and under the insurance as a whole.

Wherever the following words appear in this insurance they will have the meanings shown below:-

You/your/insured	The person(s) named in the schedule and all members of their family who permanently reside in the property.
We/us/our	RENTGUARD LTD
Your Broker	As specified in your schedule where applicable.
Schedule/Certificate of Insurance	The schedule is part of this insurance and contains details of you, your agent/broker, the premises, the sums insured, the period of insurance and the sections of this insurance which apply.
Endorsements	Special terms & conditions applicable to your insurance policy.
Period of Insurance	The length of time for which this insurance is in force, as shown in the schedule and for which you have paid and we have accepted a premium.
Buildings	The Private Dwelling(s) as specified in the schedule constructed of brick, stone or concrete with a slate, tile or concrete roof including interior decorations and fixtures and fittings and domestic outbuildings, garages, domestic fixed fuel oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls gates and fences all owned by you or for which you are legally responsible within the premises and specified in the schedule.
Contents	Household goods and personal property, within the home, which are your property, or which you are legally responsible for.
Premises/Home	The Private Dwelling at the address which is named in the schedule.
Holiday Home	Buildings that are not the main place of residence or address of you or the occupier and are let, loaned or used by you on a short-term basis for vacation purposes.
Unoccupied	A Private Dwelling unoccupied for more than 90 consecutive days.

SECTION 1 - BUILDINGS

PERILS COVERED

This insurance covers the Buildings for loss or damage directly caused by :-

1. Fire, lightning, explosion or earthquake

2. Aircraft and other flying devices or items dropped from them

3. Storm, tempest or flood

Other than

- a) For loss or damage caused by subsidence, heave or landslip other than as covered under Peril 9.
- b) For loss or damage to domestic fixed fuel-oil tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences.

4. Escape of water from, and frost damage to, fixed water tanks, apparatus or pipes

Other than

- a) For loss or damage caused by subsidence, heave or landslip other than as covered under Peril 9.
- b) For loss or damage to domestic fixed fuel-oil tanks and swimming pools.
- c) For loss or damage whilst the buildings are insufficiently furnished for normal habitation.
- d) For loss or damage whilst the Buildings are Unoccupied for 90 days or more.

5. Escape of oil from fixed domestic oil-fired heating installed and smoke damage resulting from a defect in any fixed domestic heating installation

Other than

- a) For loss or damage due to wear and tear or gradual deterioration.
- b) For loss or damage caused by gradual emission.
- c) For loss or damage caused by faulty workmanship.
- d) For loss or damage whilst the Buildings are insufficiently furnished for normal habitation.
- e) For loss or damage whilst the Buildings are Unoccupied for 90 days or more.

6. Theft or attempted theft consequent upon violent and forcible entry

Other than

- a) For loss or damage whilst the Buildings are insufficiently furnished for normal habitation.
- b) For loss or damage whilst the Buildings are Unoccupied for 90 days or more.
- c) By a tenant or person lawfully on the premises.

7. Impact by any vehicle or animal

8. Any persons taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or any persons of malicious intent
Other than

- a) For loss or damage whilst the Buildings are insufficiently furnished for normal habitation.
- b) For loss or damage whilst the Buildings are Unoccupied for 90 days or more.
- c) By a tenant or person lawfully on the premises.

9. Subsidence, landslip or heave of the site upon which the Buildings stand

Other than

- a) The first £1000 of every claim.
- b) For loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences unless the main building is also affected at the same time by the same event.
- c) For loss or damage for which compensation has been provided, or would have been but for the existence of this insurance under any contract or legislation or guarantee.
- d) For loss or damage whilst the Buildings are undergoing any structural repairs, alterations or extensions.
- e) For loss or damage caused by coastal erosion.
- f) For loss or damage arising from defective materials, faulty workmanship, specification or design.
- g) For loss or damage to solid floors unless the walls are damaged at the same time by the same event.
- h) Normal settlement, shrinkage or expansion.

10. Loss or damage caused by falling radio and television aerials, fixed satellite dishes and their fittings and masts

Other than loss or damage caused to the apparatus itself.

11. Falling trees, telegraph poles or lamp-posts

Other than

- a) For loss or damage caused by trees being cut down or cut back within the premises.
- b) For loss or damage to gates and fences.

THIS SECTION PROVIDES ADDITIONAL COVER FOR :-

A) Accidental damage of fixed glass and double glazing (including the cost of replacing frames) solar panels, sanitary fixtures and ceramic hobs all forming part of the Buildings

Other than

- a) For loss or damage whilst the Buildings are insufficiently furnished for normal habitation.
- b) For loss or damage whilst the Buildings are Unoccupied for 90 days or more.

B) The cost of repairing accidental damage to domestic oil pipes, underground water-supply pipes, sewers, drains, underground gas pipes, underground electricity and telephone cables which you are legally responsible for

Other than for loss or damage due to wear and tear or gradual deterioration.

C) Loss of rent which you are unable to recover and additional costs of alternative accommodation necessarily incurred by you in consequence of the Buildings becoming uninhabitable following damage caused by any of the perils covered PROVIDED THAT the Insurers' liability is limited to the period the Buildings are uninhabitable

Other than any amount in excess of 20% of the sum insured on the Buildings damaged or destroyed.

D) Expenses incurred following damage to the Buildings by any of the perils covered in connection with the removal of debris; any extra cost of reinstatement of the destroyed or damaged Buildings made necessary to comply with Government or Local Authority requirements and Architects' and Surveyors fees necessarily incurred in the reinstatement of the Buildings

Other than

- a) Any expenses incurred in the preparation of a claim or an estimate of loss.
- b) Any expenses incurred when notice of Government or Local Authority requirements have been served prior to the time of loss.

E) Increased metered water charges incurred by you resulting from an escape of water which gives rise to an admitted claim under Peril 4 of this section

Other than any amount in excess of £750 in any period of insurance.

F) Anyone buying the property who will have the benefit of section 1 (Buildings) until the sale is completed or the insurance ends, whichever is the sooner

Other than: The Buildings if otherwise insured.

CONDITIONS THAT APPLY TO SECTION ONE (BUILDINGS) ONLY

BASIS of CLAIMS SETTLEMENT

In the event of loss or damage to the Buildings, the Insurers will pay the FULL COST OF REPAIR at the time of such loss or damage PROVIDED THAT the Buildings are maintained in a good state of repair, that they are insured for the full cost of reconstruction in their present form, and that reinstatement shall have been effected. If the Buildings are not in a good state of repair Insurers will make a deduction for wear and tear or gradual deterioration.

Insurers will not pay for the cost of replacing or repairing any undamaged part(s) of the Building which form part of a pair, set, suite or part of a common design or function when the damage is restricted to a clearly identifiable area or to a specific part.

REINSTATEMENT

The sum insured under this Section shall NOT be reduced following the payment of a claim provided that you shall agree to carry out Insurers recommendations to prevent further loss or damage in the future.

LIMIT of INSURANCE

The liability of Insurers for any loss or damage shall not exceed the sum(s) insured for each property separately stated in the Schedule.

UNDERINSURANCE

The liability of Insurers shall not exceed such proportion of any loss or damage as the sum(s) insured bears to the full cost of reconstruction in its present form for each property separately stated in the Schedule

SECTION 2 – CONTENTS

PERILS COVERED

This Insurance covers Contents for loss or damage directly caused by :-

1. Fire, lightning, explosion or earthquake

Aircraft and other aerial devices dropped from them

2. Storm, tempest or flood

Other than for property in the open.

4. Escape of water from fixed water tanks, apparatus or pipes

Other than

For loss or damage caused by subsidence heave or landslide other than as covered under peril 9.

5. Escape of oil from domestic fixed oil-fired heating installation and smoke damage resulting from a defect in ANY fixed domestic heating installation

Other than

- a) For loss or damage due to wear and tear or gradual deterioration.
- b) For loss or damage caused by gradual emission.
- c) For loss or damage caused by faulty workmanship.
- d) For loss or damage whilst the Buildings are unoccupied for 90 days or more.
- e) Any amount in excess of £1000

6. Theft or attempted theft consequent upon violent and forcible entry

Other than

- a) For loss or damage whilst the Buildings are insufficiently furnished for normal habitation.
- b) For loss or damage whilst the Buildings are unoccupied for 90 days or more.
- c) By any tenant or person lawfully on the premises.
- d) Any amount in excess of £500 or 3% of the sum insured under Section 2 (Contents) whichever is the greater, in respect of contents within detached domestic outbuildings and garages.

7. Impact by any vehicle or animal

8. Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or any person of malicious intent.

Other than

- a) For loss or damage whilst the Buildings are insufficiently furnished for normal habitation.
- b) For loss or damage whilst the Buildings are Unoccupied for 90 days or more.
- c) Any tenant or person lawfully on the premises.

9. Subsidence, landslip or heave of the site upon which the Property stands

Other than

- a) The first £1000 of every claim

- b) For loss or damage for which compensation has been provided or would have been but for the existence of this Insurance, under any contract or legislation or guarantee.
- c) For loss or damage whilst the Buildings are undergoing any structural repairs, alterations or extensions.
- d) For loss or damage due to coastal erosion.
- e) For loss or damage arising from faulty workmanship, defective plans or the use of defective materials.
- f) For loss or damage following damage to solid floors unless the walls are damaged at the same time by the same event.

10. Falling trees, telegraph poles or lamp-posts

Other than for loss or damage caused by trees being cut down or cut back within the premises.

This section provides additional cover for :-

A) Accidental damage by external and visible means to Audio and Audio visual units including Television Sets, Video Recorders and Home Computers BUT ONLY whilst in the Private Dwelling(s) situated within the Premises specified in the Schedule

Other than

- a) Damage to or deterioration directly caused by cleaning, repair, renovation, maintenance or whilst being worked upon.
 - b) Tapes, discs or computer software.
- #### B) Accidental breakage of mirrors, glass tops and fixed glass in furniture, ceramic hobs and of fixed glass and sanitary fixtures forming part of the Buildings, situated within the Premises specified in the Schedule, which is your property or for which you are legally responsible ONLY and is not otherwise insured.
- Other than
- For cost of repairing, removing or replacing frames.

C) The contents, if and so far as these are not otherwise insured whilst TEMPORARILY REMOVED from the Premises for loss or damage :-

- i) Directly caused by ANY OF THE PERILS INSURED UNDER 1-10 in this Section :-
 - a) In any occupied private dwelling.
 - b) In any Buildings where you or any permanent member of your household is residing or is employed.
In any trade building for the purpose of valuation, alteration, cleaning or processing.
 - c) In any furniture depository.
 - d) In any bank or safe deposit.
- ii) Elsewhere directly caused by the perils of FIRE, LIGHTNING, EXPLOSION or EARTHQUAKE only;

iii) **Directly caused by FIRE, LIGHTNING, EXPLOSION, EARTHQUAKE, THEFT or attempted THEFT only, during the process of removal and transit, following PERMANENT change of residence or whilst in transit, to and from any bank, safe deposit or furniture depository**

Other than

- a) Contents outside the United Kingdom
- b) Cash, currency, bank notes, credit cards or negotiable documents, away from the Premises specified in the Schedule
- c) Any amount in excess of **20%** of the sum insured under Section 2 (Contents) in a furniture depository.

D) Rent – up to 12 months for which you are liable as if the Buildings are rendered uninhabitable by any of the perils covered

Other than any amount in excess of 20% of the sum insured on the Contents of the Buildings damaged or destroyed.

E) Costs of alternative accommodation necessarily incurred by you, if the Buildings are rendered uninhabitable by any of the perils covered

Other than any amount in excess of 20% of the sum insured on the Contents of the Buildings damaged or destroyed.

F) Your legal liability as Tenant for loss or damage to the Buildings caused by any of the perils covered

Other than

- a) Any amount in excess of **10%** of the sum insured under Section 2 (Contents) of the Buildings damaged or destroyed.
- b) For loss or damage caused by fire, lightning or explosion to the Buildings OTHER THAN landlord's fixtures or fittings.
- c) For loss or damage arising from subsidence, landslip or heave.
- d) For loss or damage caused by any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or by any person of malicious intent.
- e) For loss or damage whilst the Buildings are insufficiently furnished for normal habitation.

G) The cost of repairing accidental damage to domestic oil pipes, underground water supply pipes, sewers, drains, underground gas pipes, underground electricity and telephone cables for which you are legally responsible

Other than For loss or damage due to wear and tear or any gradual deterioration.

H) Fatal injury to you, or to your spouse, or both, occurring at the Premises specified in the Schedule, occasioned by outward and visible violence caused by BURGLARS or by FIRE ,

PROVIDED THAT death ensues within 12 months of such injury

Other than any amount in excess of £10,000 for each insured person.

I) Increased metered water charges incurred by you resulting from an escape of water which gives rise to an admitted claim under Peril 4 of this Section.

Other than any amount in excess of £750 in any period of insurance.

CONDITIONS APPLICABLE TO SECTION TWO (CONTENTS) ONLY

BASIS OF CLAIMS SETTLEMENT

In the event of the total loss or destruction by any of the insured perils of any article, the basis of settlement shall be the cost of replacing the articles new, PROVIDED THAT the article is substantially the same as, but not better than the original article when new and that you incur the cost of replacement.

Other than

- a) Wearing apparel
- b) Pedal cycles
- c) Separate specified items
- d) Losses arising from **ACCIDENTAL DAMAGE** to Audio and Audio Visual Units including Television Sets, Video Recorders and Home Computers.

Insurers will not pay for the cost of replacing or repairing any undamaged part(s) of the Contents which form(s) part of a pair, set, suite or part of a common design or function when the damage is restricted to a clearly definable area or to a specific part.

The Insurers shall be entitled at their sole option to repair, replace or pay for any article lost or damaged, whether wholly or in part.

REINSTATEMENT

The sum insured under this section shall NOT be reduced following the payment of a claim provided that you shall agree to carry out Insurers' recommendations to prevent further loss or damage in the future.

LIMIT OF INSURANCE

The liability of Insurers for any loss or damage shall not exceed the sum(s) insured for the Contents of each premises separately stated in the Schedule.

UNDERINSURANCE

The liability of Insurers shall not exceed such proportion of any loss or damage as the sum(s) insured bears to the total value for the Contents of each Property separately stated in the Schedule

**SECTION 3 – LEGAL LIABILITY
TO THE PUBLIC**

Item A of this Section indemnifies you for BODILY INJURY by ACCIDENT or DISEASE or DAMAGE to PROPERTY happening during the period specified in the Schedule for which legal liability may attach :-

- A) To you as owner or occupier of the Buildings in respect of accidents happening in or about the Premises specified in the Schedule**
Other than
1. For bodily injury by accident or disease to any person who at the time of sustaining such injury, is engaged in your service, or to any member of your family or household.
 2. Arising directly or indirectly out of the transmission of any communicable disease or condition by any person insured hereunder.
 3. For damage to property belonging to or in the care, custody or control of your family or household or a person in their service.
 4. Arising out of or incidental to any profession, occupation or business other than through private letting of the property.
 5. Which has been assumed under contract and would not otherwise have attached, other than through private letting of the property.
 6. Arising out of the ownership, possession or operation of :
 - a) Any mechanically propelled or horse drawn vehicle OTHER THAN a domestic gardening implement operated within your Premises and pedestrian controlled gardening implements operated elsewhere.
 - b) Any power-operated lift.
 - c) Any aircraft or watercraft other than manually operated rowing boats, punts or canoes.
 - d) Any animal OTHER THAN cats, horses or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991.
 7. Arising out of ownership, occupation, possession or use of any land or Building NOT situated within the Premises specified in the Schedule.
 8. Arising out of the pollution and/or contamination of air, water or soil unless it can be demonstrably proved to have been caused by immediate discharge consequent upon an accident.
 9. If you are entitled to indemnity under any other insurance including but not limited to any equine or travel insurance, until such insurance(s) is exhausted.

Item B of this Section includes legal liability which may attach :-

- B) To you by virtue of Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with any Private Dwelling which has been disposed of by you and which prior to such disposal, was occupied for private residential or private letting purposes by you.**
Other than
- 1) Where you are entitled to indemnity under any other insurance.
 - 2) For the cost of remedying any defect or alleged defect which, if not remedied, may cause an accident resulting in injury or damage as aforesaid.

The limit of liability in respect of all claims under this Section shall not exceed **£2,000,000** for any one accident or series of accidents arising out of any one event, plus the cost and expenses incurred by you with Insurers written consent in the defence of any such claim.

The cover provided by this Section is subject to the General Conditions, Exclusions and Claims Conditions of this Insurance.

GENERAL CONDITIONS APPLICABLE TO THE WHOLE OF THIS INSURANCE

YOUR DUTY

That you shall take all reasonable steps to prevent loss, damage or accident and maintain the Buildings in a good state of repair.

NOTICE OF CHANGE OF OCCUPANCY

It is a condition precedent to the liability of Insurers that you or your authorised representative shall notify Insurers if the private dwelling at the premises specified in the schedule ceases to be your permanent residence or becomes let under different circumstances, or becomes regularly left unattended. Upon receipt of this notice Insurers reserve the right to amend the terms and conditions of this Insurance.

MORE THAN ONE PRIVATE DWELLING

It is understood and agreed that each private dwelling, insured hereunder, is deemed to be covered as though separately insured.

NOTICE OF WORKS CLAUSE

It is a condition precedent to the liability of Insurers that you shall notify Insurers prior to the commencement of any conversions and extensions to the Buildings at the premises specified in the Schedule. Upon receipt of this notice Insurers reserve the right to amend the terms and conditions of this Insurance.

GENERAL EXCLUSIONS APPLICABLE TO THE WHOLE OF THIS INSURANCE

In respect of all sections OTHER THAN Sections 3 this Insurance does NOT COVER:-

- a) Radioactive Contamination and Nuclear Assemblies Exclusion
 1. Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss;
 2. Any legal liability of whatever nature, directly or indirectly caused by or contributed to by or arising from:-
 - i) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - ii) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

b) War Exclusion

Any loss or damage or liability directly or indirectly occasioned by, or happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

CANCELLATION CLAUSE

This Insurance may be cancelled by or on behalf of the Insurers by 7 DAYS' NOTICE given in writing to you at your last known address, and the premium shall be adjusted on the basis of the Insures receiving or retaining pro-rata premium.

This Insurance may also be cancelled at any time at your request in writing to the Agent who effected the Insurance, and the premium hereon shall be adjusted on the basis of Insurers receiving or retaining the customary short term premium.

'Notice' shall be deemed to be received if sent by recorded delivery post.

CHANGE OF TERMS

The Insurers can change the terms of this insurance by giving you 30 days notice at your last known address.

CHOICE OF LAW

The parties to this insurance can choose the law that applies to it. We have chosen the laws of England to apply.

**ENDORSEMENTS,
SPECIAL TERMS & CONDITIONS**

**THE FOLLOWING ENDORSEMENTS ONLY
APPLY IF LISTED ON THE SCHEDULE**

1. ALARM ENDORSEMENT

It is a condition precedent to the liability of Insurers in respect of the peril of theft under this Insurance that :-

- a) The burglar alarm system shall have been put into full and effective operation :-
 - i) Whenever the Premises specified in the Schedule is left unattended.
 - ii) At night.
- b) The burglar alarm system shall have been maintained in good order throughout the currency of this Insurance under a maintenance contract with a company which is a member of NACOSS (National Approved Council of Security Systems).

2. CLIMATIC CONDITIONS ENDORSEMENT

Not in use on this certificate.

3. THEFT LIMITATIONS ENDORSEMENT

This insurance excludes theft or attempted theft from the Premises specified in the Schedule UNLESS consequent upon violent and forcible entry.

**4. NON-STANDARD CONSTRUCTION
ENDORSEMENT**

In consideration of the additional premium paid hereon it is agreed that the term 'Standard Construction' as defined in Sections 1 (Buildings) and 2 (Contents) does not apply to the main Building of the Private Dwelling situated within the Premises specified in the Schedule.

**5. SUBSIDENCE, LANDSLIP OR HEAVE
EXCLUSION ENDORSEMENT**

Peril 9 in Sections 1(Buildings) and 2 (Contents) is deleted and of no effect.

6. FLOOD EXCLUSION ENDORSEMENT

It is hereby agreed that Sections 1(Buildings) and 2 (Contents) of this Insurance do not cover: -

- a) The escape of water from the normal confines of any natural or artificial watercourse, lake, reservoir, canal or dam.
- b) Inundation from the sea; or
- c) Flood resulting from storm, tempest or any other peril OTHER THAN escape of water from fixed water tanks, apparatus or pipes.

**7. CONTRACTORS EXCLUSION
ENDORSEMENT**

This insurance excludes any claims arising out of the activities of contractors

8. INDEX-LINKING ENDORSEMENT

Notwithstanding anything contained herein to the contrary it is understood and agreed that the sums insured in Section 1 (Buildings) and 2 (Contents) will be adjusted each month in accordance with the following indices :-
Section 1 (Buildings) : The House Rebuilding Costs Index issued by the Royal Institute of Chartered Surveyors
Section 2 (Contents) : The Consumer Durable Section of the General Index of Retail Prices or its equivalent.

No additional premium will be charged for each monthly increase but at each renewal the premium will be calculated on the revised sums insured.

9. THATCH ENDORSEMENT

It is a condition precedent to the liability of Insurers that :-

- a) Chimney Warranty - All chimneys to solid fuel stoves, boilers and open fires are kept in a good state of repair and will be professionally cleaned once a year prior to winter use.
- b) Thatchburn Warranty – That old thatch be burnt more than 100 metres from the premises.
- c) Naked Flame Warranty - No naked flame or tools producing naked flames be present in the attic or loft space at any time.

**10. MORTGAGEES INTEREST
ENDORSEMENT**

It is understood and agreed that the interest of the Mortgagee in this Insurance shall not be prejudiced by any act of neglect of the Mortgagor or occupier of any Building hereby insured whereby the danger of loss or damage is increased without the authority or knowledge of the Mortgagee, provided that the Mortgagee, as soon as reasonably possible after becoming aware thereof, shall give notice to the Insurers and pay an additional premium if required.

11. PROTECTIONS ENDORSEMENT

It is a condition precedent to the liability of Insurers that all protections provided for the safety of the Insured property be maintained in good order throughout the period of this Insurance and be in use at all times when the Premises are left unattended. Such protections shall not be with drawn or varied without the Insurers' consent.

12. EXCESS ENDORSEMENT

We shall not be liable under the Perils Insured under Section 1 for the first £100 of each and every loss in respect of occupied property and £250 for Unoccupied property and property occupied by asylum seekers, unless shown differently on the schedule as outlined below

- a) £250
- b) £500
- c) £1,000
- d) £2,500
- e) £5,000

We shall not be liable under the Perils Insured under Section 2, for the first £50 of each and every loss

13. EXCESS ENDORSEMENT

Not in use on this certificate.

14. F.L.E.A. ENDORSEMENT

It is hereby noted and agreed that the Premises insured hereunder are covered against loss or damage directly caused by the perils of Fire, Lightning, Explosion, Earthquake and Aircraft only.

15. UNOCCUPANCY ENDORSEMENT

It is understood and agreed that if the Premises insured hereunder are left unoccupied for 14 days or more :-

- a) The Premises are inspected at least once in every 14 day period by you or your appointed representative,
- b) 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.
- c) If the central heating system is left in operation, it should be set for a minimum continual temperature of 13C.
- d) External door locks of a reasonable standard for the protection of the Premises are fitted and in use at all times.
- e) The insurer must be informed if the property remains unoccupied for more than 90 consecutive days.

16. EXCESS ENDORSEMENT

Not in use on this certificate.

17. MINIMUM SECURITY ENDORSEMENT

This insurance does not cover theft from the private dwelling unless the under noted minimum protections are fitted:

- a) External Doors – 5 Lever Mortice Deadbolts conforming to British Standard 3621.
- b) Patio Doors – In addition to a central locking device, key operating bolts to top and bottom opening sections.
- c) Windows – Key operated security locks to all ground floor and other accessible windows.

18. DATE CHANGE ENDORSEMENT

We will not pay for any equipment, integrated circuit, computer chip, computer software and any other computer-related equipment that fails to recognise any date change.

19. FLAT ROOF ENDORSEMENT

It is a warranty of this policy that the flat roof has been inspected and repaired where necessary no earlier than 24 months prior to inception. It is further warranted that future inspection and repair, renovation and replacement where necessary will take place at no greater than five year intervals with full records of inspections and works retained for our inspection. This warranty is precedent to any liability for claims relating to the flat roof.

20. MONTHLY PAYMENT ENDORSEMENT

It is understood and agreed that this policy runs from month to month and that continuation of cover is dependent upon your paying the premium for each month's over. We will normally only review you premiums once per annum.

21. LEGAL FEES ENDORSEMENT

Not in use on this certificate.

22. MALICIOUS DAMAGE ENDORSEMENT

This Insurance excludes MALICIOUS DAMAGE cover to the Premises specified in the Schedule UNLESS consequent upon violent and forcible entry.

23. HOLIDAY HOME ENDORSEMENT

It is assumed that the property is occupied more than it is unoccupied, and the insurer must be informed if the property is left unoccupied for more than 90 consecutive days.

CLAIMS PROCEEDURE

How to make a claim

Telephone **0870 165 1090** during normal working hours (8.00 am to 6.00 pm) Monday – Friday.

At RGA, we pride ourselves in the support we give you when you need to make a claim against your insurance policy. A claim form will be sent out to you and we will be able to advise you on the necessary steps to take to ease the process.

We recognize that it may be a distressing time when you need to make a claim, particularly if your house has been damaged by intruders or severe weather conditions. We would like to help you through this, so we ask you to telephone/contact us directly as soon as you identify that you need assistance. We will help you to do those essential things, like reminding you to contact the police and helping you to complete the claims process. So telephone us straight away.

Questions on making a claim

Q. How long have I got to make a claim?

A. Your claim should be submitted within 30 days of the event.

Q. Can I get repairs started immediately?

A. You should not get anything done without our consent. However, any urgent repairs that would prevent further damage, for example replacing a broken window to prevent rain entering the property, can be completed immediately and submitted as part of the claim. Should you require further information on this, please contact customer services on 0870 165 1090.

Q. When is an estimate required?

A. All claims in respect of damage or loss must be accompanied by a minimum of two detailed estimates, unless otherwise agreed.

Q. Can I get the estimates from anywhere of my choice?

A. Yes. However the underwriter reserves the right to apply their own estimates in certain circumstances.

Q. What do I do with damaged goods while I am waiting for the claim to be paid?

A. Do not throw them away! Keep them in a locked garage or shed if need be, but do not dispose of them without our consent, or until the claim is settled.

Claims conditions applicable to the whole of this insurance

Other Insurance

There shall be no liability under this Insurance in respect of any claim, where you are entitled to indemnity under any other insurance, EXCEPT in respect of any excess beyond the amount which would have been covered under such other insurance, had this insurance not been effected.

Procedure

It is a precedent to the liability of Insurers that following any happening likely to give rise to a claim you shall:-

- a) As soon as reasonably possible and in no circumstances beyond 30 days of the incident, notify insurers with full details, complete a claims form and provide all required information and assistance.
- b) For all claims in respect of damage or loss obtain a minimum of two detailed estimates unless otherwise agreed, only undertake emergency work to prevent further loss, and under no circumstances effect full repairs without the Insurers prior consent.
- c) Immediately notify the Police following loss or damage by theft, attempted theft, malicious damage, violent disorder, riots or civil commotion or the disappearance of valuable items.
- d) Under no circumstances admit liability for, nor offer to agree to settle any claim without the written consent of Insurers, who shall be entitled to take over and conduct in your name the defence of any claim and to prosecute in your name for Insurers benefit. This applies to any claim for indemnity or damages or otherwise against any third party, and shall have full discretion in the conduct of any negotiations and proceedings and settlement of any claim.

Fraudulent Claims

If you make any claim knowing the same to be false or fraudulent as regards amount or otherwise, this Insurance shall become void and all claims hereunder shall be forfeited.

COMPLAINTS PROCEEDURE

Although we aim to please at all times, things sometimes go wrong. We would rather you told us when you are dissatisfied. If you are dissatisfied you can write in the first instance to :

RENTGUARD LTD, Grove House, 551 London Road, Isleworth, Middlesex TW7 5LA.

If you remain dissatisfied you should then write to :

Insurance Ombudsman, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone : 0207 964 1000

There are few instances when this body is unable to consider complaints. In such circumstances you can approach the Association of British Insurers for assistance at :

Association of British Insurers, Consumer Information Department, 51 Gresham Street, London EC2V 7HQ.
Telephone 0207 600 3333



Rentguard Limited

Grove House, 551 London Road, Isleworth, Middlesex TW7 4DS

Telephone: 0870 165 1090 Fax: 0870 165 1099

E-mail: info@rentguard.co.uk Website: www.rentguard.co.uk