

POLICY WORDING



HomeCall+

EU HOLIDAY HOMES

**BUILDINGS & CONTENTS
COVER**

Contents of Policy Booklet

This is your **EU Holiday Home Insurance Policy**. It should be read along with the statement of fact. 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:

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How to use the booklet

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

Please read the relevant sections.

CONTACT DETAILS

RENTGUARD

RGA Group Ltd
Grove House, 551 London Road, Isleworth, Middlesex TW7 4DS

Customer services.....0870 165 1090

E-mail.....info@rentguard.org

Web sitewww.rentguard.co.uk

Introduction

The conditions applying to the **EU Holiday Home Insurance Policy** are detailed in this document. We have tried to make them clear and easy to understand.

We adhere to the Codes of Practice of the **Association of British Insurers (ABI)**, the **General Insurance Standards Council (GISC)** 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**.

You should carefully read the terms and conditions detailed in this document, including how to make a claim. If the terms of this insurance do not meet your needs or expectations, you should inform us within **14 days** from receiving the information. This insurance relates only to those sections of the certificate which are shown on the schedule as being included.

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 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.

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**, or by completing an alteration form or writing to **Rentguard (RGA Group Ltd) Limited** at the address for all communications shown at the end of this policy. Changes should be informed in advance of their happening.

When the changes have been accepted, an amended schedule showing the changes will be forwarded to you.

IMPORTANT! FAILURE TO NOTIFY RGA OF ANY CHANGES COULD AFFECT THE VALIDITY OF YOUR INSURANCE.

NB Cancellations and Amendments can be advised by e-mail at: **admin@rentguard.org**.

How to make a claim

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

At Rentguard (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 recognise 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 difficult time, so we ask you to telephone/contact us directly as soon as you identify that you need help. We will help you to do those essential things, like reminding you to contact the police and helping you to complete the claims process. Please 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 boarding up a broken window to prevent rain entering the property, can be completed immediately as 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.

DEFINITIONS OF TERMS

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

Please read the whole document carefully. It is arranged in different sections. 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.

Please contact your broker immediately if this document is not correct, or if you would like to ask any questions.

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

You / your / insured	The person or persons named in the schedule and all members of their family who permanently live in the house.
We / us / our	AXA / Primary Insurance
Your broker	Rentguard (RGA Group Ltd)
Schedule	The schedule is part of this insurance and contains details of you, the premises, the sums insured, the period of insurance and the sections of this insurance which apply.
Endorsement	A change in the terms and conditions of this insurance
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.
Standard construction	Built of brick, stone or concrete and roofed with slates, tiles, asphalt, or concrete.
Buildings	<ul style="list-style-type: none">- The home and its decorations- fixtures and fittings attached to the home- permanently installed swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fixed fuel tanks <p>you own or for which you are legally responsible within the premises named in the schedule</p>
Premises	The address which is named in the schedule
Home	The private dwelling of standard construction and the garages and outbuildings used for domestic purposes at the premises shown in the schedule.
Contents	Household goods and personal property, within the home, which are your property or which you are legally responsible for. <ul style="list-style-type: none">- tenant's fixtures and fittings- radio and television aerials, satellite dishes, their fittings and masts which are attached to the home.

- Property in the open but within the premises up to £250 in total (other than radio and television aerials, satellite dishes, their fittings and masts which are attached to the home)
- Money and credit cards up to £100 in the total
- Deeds and registered bonds and other personal documents up to £250 in total
- Stamps or coins forming part of a collection up to £250 in total
- Gold, silver, gold and silver plated articles, jewellery and furs up to £500 or 10% of the sum insurance for contents whichever is less, within the private dwellings.
- Domestic oil in fixed oil tanks up to £500

Contents does NOT include:

- motor vehicles (other than garden machinery) caravans, trailers or water craft or their accessories.
- Any living creature
- Any part of the buildings
- Any property held or used for business purposes
- Any property insured under any other insurance

Bodily injury

Bodily injury included death or disease

Sanitary ware

Washbasins, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels.

Valuables

- jewellery
- furs

Personal possessions

Clothing, baggage, guns, sports equipment and other similar items normally carried about the person and all of which belong to you.

Personal possession does NOT include:

- money and credit cards
- pedal cycles

Money

- current legal tender, cheques, postal and money orders
- postage stamps not forming part of a stamp collection
- travellers' cheques

all held for private or domestic purposes.

Credit cards

credit cards, charge cards, debit cards, bankers cards and cash dispenser cards

Occupant

being an authorised person, or persons, in the home overnight

Europe

‘**Europe**’ means the following countries:

Austria, Belgium, Canary Islands, Denmark, Finland, France, Germany, Gibraltar, Greece, Holland, Italy, Luxembourg, Portugal, Republic of Ireland, Spain & Sweden.

And will also include:

- **all Mediterranean Islands ;**
- **Madeira;**

And journeys between these countries.

General Conditions applicable to the whole of this insurance

Each home included under this insurance is considered to be covered as if separately insured.

Your duties

1. You must take all reasonable steps to prevent loss, damage or an accident and keep the buildings in a good state of repair.
2. You must tell your broker before you start any conversions, extensions or other structural work to the buildings. When we receive this notice we have the option to change the conditions of this insurance

If you fail to comply with any of the above duties this insurance may become invalid

Cancellation clause

1. We can cancel this insurance by giving you 30 days' notice in writing. Any return premium due to you will depend on how long this insurance has been in force.
2. You can also cancel this insurance at any time by writing to your broker. Any return premium due to you will depend on how long this insurance has been in force and whether you have made a claim.

Change of Terms

The Insurer 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.

General Exclusions applicable to the whole of this insurance

a) Radioactive Contamination and Nuclear Assemblies Exclusion

We will not pay for

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 whatsoever nature

directly or indirectly caused by or contribution 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

We will not pay for

any loss of damage or liability directly or indirectly occasioned by, 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 usurping 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.

Unoccupancy

We will not pay

1. · The first £250 of any claim in respect of sections one (buildings) and two (contents)
· For loss or damage to valuables.

If you leave the home without an occupant for more than 30 consecutive days.

2. for loss or damage directly caused by escape of water from and frost damage to fixed water tanks, apparatus or pipes if you leave the home without an occupant for more than 7 consecutive days unless the water has been turned off at the point of supply to the buildings.

Claims Conditions Applicable to the whole of this insurance

Your duties

In the event of a claim or possible claim under this insurance:

1. You must notify your broker within 30 days of discovery giving full details of what has happened
2. You must provide your broker with written details of what has happened within 30 days of you notifying us and provide any other information we may reasonably require.
3. You must immediately forward to your brokers, if a claim for liability is made against you, any letter, claim, writ, summons or other legal documents you receive.
4. You must inform the Police as soon as reasonably possible following malicious acts, violent disorder riots or civil commotion, theft, attempted theft, or lost property.
5. You must not admit liability of offer or agree to settle any claim without our written permission.

If you fail to comply with any of the above duties this insurance may become invalid.

How we deal with your claim

1. Defence of claims

We may

- Take full responsibility for conducting, defending or settling any claim in your name.
- Take any action we consider necessary to enforce your rights or our rights under this insurance

2. Other insurance

We will not pay any claim if any loss, damage, or liability covered under this insurance, is also covered wholly or in part under any other insurance except in respect of any excess beyond the amount which would have been covered under such other insurance has this insurance not been effected. This clause does not apply to fatal injury (section 2F)

3. Fraudulent Claims

If you, or anyone acting on your behalf, makes a claim knowing it to be false, or fraudulent in amount, or any other respect, this insurance shall be invalid, and all claims shall be forfeited.

SECTION 1 - BUILDINGS

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. Earthquake
4. Storm or weight of snow
5. Escape of water from and frost damage to fixed water tanks, apparatus or pipes
6. Escape of oil from fixed domestic oil-fired heating installed and smoke damage caused by a fault in any fixed domestic heating installation
7. Theft or attempted theft
8. Collision by any vehicle or animal
9. Any persons taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously
10. Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts

What is not covered

The first £100 of every claim

- a) for loss or damage to swimming pools, tennis courts, drives, patios, terraces, gates and fences
 - b) the first £100 of every claim
-
- a) for loss or damage caused by subsidence, heave, landslip or flood
 - b) for loss or damage to domestic fixed fuel-oil tanks in the open, swimming pools, tennis courts, drives, patios, terraces, walls, gates, fences and garages and outbuildings that are not of standard construction
 - c) the first £100 of every claim
-
- a) for loss or damage caused by subsidence, heave, landslip or flood
 - b) for loss or damage to domestic fixed fuel-oil tanks and swimming pools, garages and outbuildings that are not of standard construction
 - c) the first £100 of every claim
 - d) for loss or damage while the buildings are not furnished enough for normal habitation
-
- a) for loss or damage caused by subsidence, heave, landslip or flood
 - b) for loss or damage due to wear and tear or any gradually operating cause
 - c) the first £100 of every claim
 - d) for loss or damage caused by faulty workmanship
 - e) for loss or damage while the buildings are not furnished enough to be normally lived in
-
- a) for loss or damage while the home is not furnished enough to be normally lived in
 - b) for loss or damage while the home is lent, let or sublet unless the loss or damage is consequent upon violent & forcible entry
 - c) the first £100 of every claim
-
- a) for loss and damage while the buildings are not furnished enough for normal habitation
 - b) the first £100 of every claim
-
- a) for loss or damage to radio and television aerials, satellite dishes, their fittings and masts
 - b) the first £100 of every claim

What is covered

This section of the insurance also covers

- A) the cost of repairing accidental damage to :
- domestic oil pipes
 - underground water-supply pipes
 - underground gas pipes
 - underground cables
- which you are legally liable for
- B)
- loss of rent due to you which you are unable to recover
- or
- additional costs of alternative accommodation, substantially the same as your existing accommodation, which you have to pay for while the buildings cannot be lived in following loss or damage which is covered under section 1
- C) expenses you have to pay and which we have agreed in writing for
- architects', surveyors', consulting engineers' and legal fees
 - the cost of removing debris and making safe the building
 - costs you have to pay in order to comply with any Government or local authority requirements following loss or damage to the buildings which is covered under section 1
- D) expenses you have to pay in respect of fire brigade charges for which you are liable to pay following attendance by the fire brigade at the premises shown on the schedule, following loss or damage to the buildings which is covered under section one

What is not covered

We will not pay

- for loss or damage due to wear and tear or any gradually operating cause
- the first £100 of every claim
- more than £750 in any period of insurance
- for loss or damage to sewers or septic tanks

Any amount over 10% of the sum insured for the buildings damaged or destroyed

- any expenses for preparing a claim or an estimate of loss or damage
- any cost if Government or local authority requirements have been served on you before the loss or damage

More than £750 in any period of insurance. If you claim for such loss under section 1 and 2, we will not pay more than £750 in total

If the buildings are insured under any other insurance

The following applies only if the schedule shows that flood is included

What is covered

Flood

What is not covered

We will not pay

- the loss or damage caused by subsidence, heave or landslip
- for loss or damage to domestic fixed fuel-oil tanks and swimming pools, tennis courts, drives, patios, terraces, walls, gates, fences and garages and outbuildings
- the first £100 of every claim
- for the loss or damage while the buildings are not furnished enough for normal habitation

Conditions that apply to Section 1 (buildings) only

Settling claims

How we deal with your claim

1. If your claim for loss or damage is covered under section one, we will pay the full cost of repair as long as :
 - The buildings were in a good state of repair immediately prior to the loss or damage and
 - The sum insured is enough to pay the full cost of rebuilding the building in their present form and
 - The damage has been repaired or loss has been reinstated.

We will take an amount off for wear and tear from the cost of any replacement or repair, if immediately before the loss or damage the buildings were not in good repair.

2. We will not pay the cost of replacing or repairing any undamaged parts of the building which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

Your sum insured

3. We will not reduce the sum insured under section one after we have paid a claim as long as you agree to carry out our recommendations to prevent further loss or damage
4. If you under insure, which means the cost of rebuilding the buildings at the time of loss or damage is more than your sum insured for the buildings, then we will only pay a proportion of the claim. For example if your sum insured only covers one half of the cost of rebuilding the building, we will only pay one half of the cost of repair or replacement

Limit of insurance

We will not pay more than the sum insured for each premises shown in the schedule

SECTION 2 - CONTENTS

What is covered

This insurance covers the contents 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. Earthquake
4. Storm or weight of snow

What is not covered

We will not pay

- The first £100 of every claim
- The first £100 of every claim
- The first £100 of every claim
 - a) for loss or damage caused by subsidence, heave, landslip, or flood
 - b) for loss or damage to contents of garages and outbuildings that are not of standard construction
 - c) the first £100 of every claim

5. Escape of water from fixed water tanks, apparatus or pipes
6. Escape of oil from domestic fixed oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation
7. Theft or attempted theft
8. Collision by any vehicle or animal
9. Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously

What is covered

This section of the insurance also covers

- A) the contents, if these are not already insured, whilst they are temporarily out of the home against loss or damage directly caused by :
 - (i) any of the events insured under numbers 1-9 in section 2 whilst the contents are:
 - in any occupied private dwelling
 - in any buildings where you are living or working
 - In any building for valuation, cleaning or repair
 - In any furniture store
 - In any bank or safe deposit
 - (ii) fire, lightning, explosion, earthquake, theft or attempted theft while the contents are being moved to your new home, or to or from any bank, safe deposit, or furniture store
- B) up to twelve months rent you have to pay as occupier if the buildings cannot be lived in following loss or damage which is covered under section 2

- a) for loss or damage caused by subsidence, heave, landslip, or flood
- b) the first £100 of every claim
- a) for loss or damage caused by subsidence, heave or landslip or flood
- b) for loss or damage due to wear and tear or any gradually operating cause
- c) for loss or damage caused by faulty workmanship
- d) the first £100 of every claim
- a) for loss or damage whilst the home is lent, let or sublet unless the loss or damage is consequent upon violent and forcible entry
- b) any amount over £500 or 3% of the sum insured for contents whichever is greater, within detached domestic outbuildings and garages
- c) the first £100 of every claim

the first £100 of every claim

the first £100 of every claim

What is not covered

We will not pay

- a) for contents outside the country in which the premises are situated
- b) for money or credit cards
- c) any amount over 20% of the sum insured under section two for contents in a furniture store

Any amount over 10% of the sums insured under section two for the contents of the buildings damaged or destroyed

C) costs of using other accommodation, substantially the same as your existing accommodation, which you have to pay for if the building cannot be lived in following loss or damage which is covered under section 2

D) your legal liability as a tenant for loss or damage to the buildings, caused by loss or damage which is covered under section 2

E) the cost of repairing accidental damage to

- domestic oil pipes
- underground water-supply pipes
- underground gas pipes
- underground cables

which you are legally liable for as tenant only

F) fatal injury to you, happening at the premises shown in the schedule, caused by outward and visible violence by burglars or by fire, provided that death ensues within twelve months of such injury, for the following amounts :

- £10,000 for each insured person over sixteen years of age, at the time of death
- £5,000 for each insured person under sixteen years of age, at the time of death

G) costs you have to pay for replacing locks to safes, alarms and outside doors in the home following theft of your keys

Any amount over 10% of the sums insured under section 2 for the contents of the buildings damaged or destroyed

- a) any amount over 10% of the sum insured under section 2 for the contents of the buildings damaged or destroyed
- b) for loss or damage caused by fire, lightning or explosion to the buildings other than to the landlord's fixtures or fittings
- c) for loss or damage arising from subsidence, heave, or landslip
- d) for loss or damage caused by any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously
- e) for loss or damage while the buildings are not furnished enough for normal habitation
- f) the first £100 of every claim

- a) for loss or damage due to wear and tear, or any gradually operating cause
- b) the first £100 of every claim
- c) any amount over £750 in any period of insurance
- d) for loss or damage to sewers or septic tanks

Any amount over £250 in total

The following applies only if the schedule shows that flood is included

What is covered

This extension covers the following

Flood

What is not covered

We will not pay

- a) for loss or damage caused by subsidence, heave, or landslip
- b) the first £100 of every claim

Conditions that apply to section 2 (contents) only

Settling Claims

How we deal with your claim

1. If you claim for loss or damage to the contents we will at our option repair, replace or pay for any article covered under section 2
 - For total loss or destruction of any article we will pay you an amount reflecting the type, condition and age of the article lost or destroyed
2. We will not pay the cost of replacing or repairing, any undamaged parts of the contents which form part of a pair, set, or suite, or part of a common design or function, when the loss or damage is restricted to a clearly identifiable area or a specific part.

Your sum insured

3. We will not reduce the sum insured under section 2 after we have paid a claim, as long as you agree to carry out our recommendation to prevent further loss or damage
4. If you are under insured, which means the cost of replacing or repairing the contents at the time of the loss or damage is more than your sum insured for the contents, then we will only pay a proportion of the claim. For example if your sum insured only covers one half of the costs of replacing or repairing the contents, we will only pay one half of the costs of repair or replacement

Limit of insurance

We will not pay any more than the sum insured for the contents of each premises shown on the schedule.

SECTION 3 – LEGAL LIABILITY TO THE PUBLIC

This section applies only if the schedule shows that either the buildings are insured under section 1 or the contents are insured under section 2 of this insurance.

This section applies in the following way :

- If the buildings only are insured, your legal liability as owner only but not as occupier is covered
- If the contents only are insured, your legal liability as occupier only but not as owner is covered
- If the buildings and contents are insured, your legal liability as owner or occupier is covered

What is covered

We will indemnify you

as owner or occupier for any amounts you become legally liable to pay as damages for

- bodily injury
- damage to property

caused by an accident happening at the premises during the period of insurance

What is not covered

We will not indemnify you for any liability

- for bodily injury to
 - you
 - any other permanent member of the home
 - any person who at the time of sustaining such injury is engaged in your service
- for bodily injury arising directly or indirectly from any communicable disease or condition
- for damage to property owned by or in the charge or control of
 - you
 - any other permanent member of the home
 - any person engaged in your service
- arising directly or indirectly out of any profession, occupation, business or employment
- which you have assumed under contract and which would not otherwise have attached
- arising out of your ownership, possession or use of :
 - any motorised or horse drawn vehicle other than domestic gardening equipment
 - any power-operated lift
 - any aircraft or watercraft other than manually operated rowing boats, punts or canoes
- in respect of any kind of pollution and/or contamination other than :
 - caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance at the premises named in the schedule ; and
 - reported to us not later than 30 days from the end of the period of insurance; in which case all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident
- arising out of your ownership, occupation, possession or use of any land or building that is not within the premises

Limit of insurance

We will not pay

- In respect of pollution and/or contamination: more than the amount stated in the schedule.
- In respect of other liability covered under section 3: more than the amount stated in the schedule for any one accident or series of accidents arising out of any one event, plus the costs and expenses which we have agreed in writing

ENDORSEMENTS, Special terms, and Conditions

The following clauses apply only if they are mentioned in the schedule.

1. Hotel and motel clause

This insurance does not cover theft or disappearance of jewellery from hotel or motel rooms during your absence from such rooms

2. Alarm clause

This insurance does not cover theft:

- When you have left the premises without an authorised occupant, or
- overnight

unless:

- a) at all such times the intruder alarm has been put into full and effective operation, and
- b) the intruder alarm is kept in good working order throughout the period of insurance under a maintenance contract with the installing company

3. Safe clause

This insurance does not cover theft of jewellery from the home unless the jewellery is kept in a locked safe whilst not being worn

4. Keys clause

This insurance does not cover theft of jewellery from safe(s) unless you have removed the keys of the safe(s) from the home while you are absent from the premises.

5. Climatic conditions clause

This insurance does not cover the loss or damage caused by dryness, dampness, extremes of temperature or exposure to the light.

6. Musical instrument clause

This insurance does not cover the breaking of strings, reeds or drumheads forming part of musical instruments.

7. Theft limitations clause

This insurance does not cover theft or attempted theft from the home, other than as a result of violent and forcible entry

8. Non-standard construction clause

It is agreed that the private dwelling of the home is not of standard construction

9. Minimum security clause

This insurance does not cover theft from the private dwelling of the home unless the undernoted minimum protections are fitted.

External Doors: 5 Lever Mortice Deadlocks (conforming to British Standard 3621)

Patio Doors: In addition to a central locking device, key operating bolts to top and bottom opening sections

Windows: Key operated security locks to all ground floor and other accessible windows

10. Protection clause

It is your duty to ensure that all protections provided for the security of the home and contents:

- Are maintained in good working order, and
- Are in full and effective operation whenever you are absent from the premises

If you fail to comply with the above duties this insurance will become invalid, in respect of loss or damage resulting from unauthorised entry.

11. Contractors exclusion clause

This insurance does not cover loss, damage or liability arising out of the activities of contractors

12. Business-use extension clause

Section three (legal liability to the public) extends to include your legal liability, as defined in that section, for using the home for the business purposes which are detailed in the schedule. However, we will not cover any liability arising out of advice given or services rendered in respect of your profession, occupation or business or employment.

13. Your bank or building societies interest clause

The rights of the bank or building society who provided your mortgage will not be affected by anything you do to increase the risk of loss or damage to the home provided that they were unaware of such action. The bank or building society must write and tell us as soon as they become aware of any action you have taken to increase the risk of loss or damage.

14. Earthquake clause

Section one (buildings) does not cover the first £1,000 or 1% of the buildings sum insured whichever is the greater for each claim caused by earthquake. This replaces the amount shown in number 3 section 1 (buildings).

15. Unattended vehicles clause

This insurance does not cover theft or disappearance of property from any vehicle when such vehicle is left unattended.

16. Currency conversion clause

The currency equivalent is substituted for sterling amounts

17. French liability clause

Section three (legal liability to the public) includes within the limit of liability stated in the schedule:

- a) the liability which you may incur as a tenant, following damage caused by fire or explosion, under articles 1382 to 1384 and 1732 to 1735 of the civil code
- b) the liability which you may incur under articles 1382, 1383 and 1384 of the civil code following damage to neighbours and third parties property as a result of fire or explosion originating from the premises insured or containing the insured property

18. Date change clause

We will not pay for any equipment, integrated circuit, computer chip, computer software and any other computer-related equipment which fails to recognise correctly the date change in the year 2000 or any other date change.

19. Malicious Damage Clause

This insurance excludes MALICIOUS DAMAGE cover to the Premises specified in the schedule, UNLESS consequent upon violent and forcible entry.

20. Monthly Payment Clause

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 cover. We will normally only review your premium once per annum.

COMPLAINTS PROCEDURE

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 :

**Underwriting Director
Rentguard Ltd,**

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

If you remain dissatisfied you should then write to:

Insurance Ombudsman, South Quay Plaza, 183 Marsh Wall, London E14 9SR
Telephone : 020 7964 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 : 020 7600 3333



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Rentguard Limited

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