

POLICY WORDING



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TENANTS CONTENTS INSURANCE

WITH ACCIDENTAL DAMAGE COVER

Contents of Policy Booklet

This is your **Tenants Contents 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.

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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 LTD

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Introduction

The conditions applying to the Tenants Contents 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)**, 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 booklet/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 of receiving the information. This insurance relates only to those sections of the policy which are shown on the certificate 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.

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 writing to Rentguard at the address for all communications shown at the end of this policy. Changes should be informed in advance of their happening.

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.co.uk.

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 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.

INTRODUCTION & DEFINITIONS

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)

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

- 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 that you own or for which you are legally responsible within the premises named in the schedule

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.

- 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 £500 in the total.
- Deeds and registered bonds and other personal documents up to £1,500 in total.
- Stamps or coins forming part of a collection up to £1,250 in total.
- Gold, silver, gold and silver plated articles, jewellery and furs up to £2500 or 10% of the sum insurance for contents whichever is less, within the private dwellings.
- Domestic oil in fixed oil tanks up to £1000

Contents does NOT include:

- Motor vehicles (other than garden machinery) caravans, trailers or watercraft 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 including death or disease

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

Valuables Jewellery, furs, gold, silver and silver plated articles, pictures.

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
- mobile telephones

Money

- current legal tender, cheques, postal and money orders
- postage stamps not forming part of a stamp collection
- savings stamps and savings certificates, travellers cheques
- premium bonds, luncheon vouchers and gift tokens
- all held for private or domestic purpose

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

United Kingdom The 'United Kingdom' will include England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands, and journeys between these countries.

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 and contents in a good state of repair.
2. You must tell your broker immediately if you
 - Stop using your home as your permanent private residence, or
 - Regularly leave the home unattended by day or night, or longer than 90 daysWhen we receive this notice we have the option to change the conditions of this insurance.
3. 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. If you did not obtain the insurance through a broker, please contact us directly, using the contact details at the front of this booklet.

Change of Terms

The Insurer can change the terms of this insurance by giving you 30days' 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

1. Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising there from 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

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.

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 as soon as reasonably possible giving full details of what has happened
2. You must provide your broker with written details of what has happened, within 30 days of the incident 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, or 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 had this insurance not been effected.

This clause does not apply to fatal injury (contents section -H)

3. Fraudulent Claims

If you, or anyone acting on your behalf, make 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.

PERILS 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. **Storm, flood or weight of snow**
Other than for property in the open
4. **Escape of water from fixed water tanks, apparatus or pipes**
5. **Escape of oil from domestic fixed oil-fired heating installation, and smoke damage caused by a fault in any fixed domestic heating installation**
Other than:-
 - a) for loss or damage due to wear and tear or any gradually operating cause
 - b) for loss or damage caused by faulty workmanship
6. **Theft or attempted theft**
Other than:-
 - a) 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
7. **Collision by any vehicle or animal**
8. **Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously**
9. **Subsidence or heave of the site upon which the buildings stand or landslip**
Other than:-
 - a) for loss or damage following damage to solid floors, unless the walls of the private dwelling are damaged at the same time by the same event
 - b) for loss or damage arising from faulty design, specification, workmanship or material
 - c) for loss or damage which but for the existence of this insurance would be covered under any contract or a guarantee or by law
 - d) for loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions
 - e) for loss or damage by coastal erosion. The first £1000 of any claim.
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 of the insurance also covers

A) Accidental damage to

- **television, satellite decoders**
- **audio and video equipment**
- **radios**
- **home computers, video cassette recorders all situated within the home**

Other than:-

- a) for loss or damage or deterioration caused in the process of cleaning, repair, renovation or dismantle
- b) for loss or damage to tapes, records, cassettes, discs or computer software
- c) for mechanical, or electrical faults, or breakdown

B) Accidental breakage of

- **fixed glass and double glazing**
- **sanitary ware**
- **forming part of the buildings which you are legally responsible for as a tenant and do not have other insurance for, including :**
- **mirrors**
- **glass tops and fixed glass in furniture**
- **ceramic hobs**

Other than the cost of repairing, removing or replacing frames

- C) 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 1-10 in the contents section while 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**
Other than:-
- a) for contents outside the United Kingdom
 - b) for money or credit cards
 - c) any amount over 10% of the sum insured under the contents section for contents in a furniture store
- D) 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 the contents section**
Other than any amount over 10% of the sum insured under the contents section for the contents of the buildings damaged or destroyed
- E) Costs of using other accommodation, substantially the same as your existing accommodation, which you have to pay for if the buildings cannot be lived in following loss or damage which is covered under the contents section**
Other than any amount over 10% of the sum insured under the contents section, for the contents of the buildings damaged or destroyed
- F) Your legal responsibility as a tenant for loss or damage to the buildings caused by loss or damage which is covered under the contents section**
Other than:-
- a) any amount over 10% of the sum insured under section two for the contents of the buildings damaged or destroyed for loss or damage caused by fire, lightning or explosion to the buildings other than to the landlord's fixtures or fittings
 - b) for loss or damage arising from subsidence heave or landslip
 - c) for loss or damage caused by any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously
 - d) for loss or damage while the buildings are insufficiently furnished for normal habitation
- G) The cost of repairing accidental damage to**
- domestic pipes
 - underground water-supply pipes
 - underground sewers, drains and septic tanks
 - underground gas pipes
 - underground cables
- which you are legally responsible for as tenant only**
Other than:-
- a) for loss or damage due to wear and tear, or any gradually operating cause
- H) 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
 - £5,000 for each insured person under sixteen years of age,
- at the time of death**
- I) Costs you have to pay for replacing locks to safes, alarms and outside doors in the home following theft or loss of your keys**
Other than:-
- a) Any amount over £250 in total
- J) Increased metered water charges you have to pay following an escape of water which gives rise to an admitted claim under number 4 of the contents section**
Other than any amount over £750 in any period of insurance.

Legal Liability to the Public

PART A

Part A of 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 under Part A (i) below**
- **If the contents only are insured, your legal liability as occupier only but not as owner is covered under Part A (i) and Part A (ii) below**
- **If the buildings and contents are insured, your legal liability as owner or occupier is covered under Part A (i) and Part A (ii) below**

We will indemnify you

(i) 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

OR

(ii) as a private individual for any amounts you become legally liable to pay as damages for

- **bodily injury**
- **damage to property**

caused by an accident happening anywhere in the world during the period of insurance

Other than:-

- a) 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
- b) for bodily injury arising directly, or indirectly, from any communicable disease or condition
- c) 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
- d) arising directly or indirectly out of any profession, occupation, business or employment
- e) which you have assumed under contract and which would not otherwise have attached
- f) arising out of your ownership, possession, or use of :
 - any motorised or horse drawn vehicle other than:
 - domestic gardening equipment used within the premises
 - pedestrian controlled gardening equipment used elsewhere
 - any power-operated lift
 - any aircraft or watercraft other than manually operated rowing boats, punts or canoes
 - any animal other than cats, horses or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991
- g) 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
- h) arising out of your ownership, occupation, possession or use of any land or building that is not within the premises
- i) if you are not entitled to indemnity under any other insurance, including but not limited to any horses or travel insurance, until such insurance(s) is exhausted

PART B

We will pay for

Sums which you have been awarded by a court in the United Kingdom and which still remain outstanding three months after the award has been made provided that:

- **Part A(I) of this section would have indemnified you, had the award been made against you rather than to you**
- **There is no appeal pending**
- **You agree to allow us to enforce any right which we shall become entitled to upon making payment**

PART C

We will indemnify you for:

Any amount you become legally liable to pay under The Accidents to Domestic Staff of the Defective Premises act 1972 or Article 5 of the Defective Premises ((Northern Ireland) Order 1975 in connection with any home previously owned or occupied by you

Limit of insurance

We will not pay more than **£2,000,000** 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

Other than:-

- for any liability if you are entitled to indemnity, under any other insurance
- for the cost of repairing any fault or alleged fault

Accidents to Domestic Staff

We will indemnify you

For amounts you become legally liable to pay, including costs and expenses which we have agreed in writing, for bodily injury by accident happening during the period of insurance anywhere in the world to your domestic staff employed in connection with the premises shown in the schedule

Other than for bodily injury arising directly or indirectly

- from any vehicle in Canada or the United States of America
- from any vehicle used in racing, pacemaking or speed testing
- from any communicable disease or condition
- in Canada or the United States of America, after the total period of stay has exceeded 30- days in the period of insurance

Limit of Insurance

We will not pay more than **£2,000,000** 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

Accidental Damage to contents

The following applies only if the schedule shows that accidental damage to contents is included

This extension covers accidental damage to the contents within the home

Other than:-

- a) for damage or any proportion of damage which we specifically exclude elsewhere under the contents section
- b) for damage to contents within garages and outbuildings for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon.
- c) For damage caused by chewing, tearing, scratching or fouling by animals
- d) Any amount over £1000 in total for porcelain, china, glass and other brittle articles
- e) For money, credit cards, documents or stamps
- f) For damage to contact, corneal or micro corneal lenses
- g) For damage while the home is lent, let or sublet
- h) For damage caused by wear and tear, moth, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating cause
- i) For damage arising out of faulty design, specification, workmanship or materials
- j) For damage from mechanical or electrical faults or breakdown
- k) For damage caused by dryness, dampness, extremes of temperature and exposure to light
- l) For any loss or damage caused by or contributed to by or arising from any kind of pollution and/or contamination

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 contents
For total loss or destruction of any article we will pay you the cost of replacing the article as new, as long as:
 - The new article is as close as possible to but not an improvement on the original article when it was new; and
 - You have paid or we have authorised the cost of replacement

The above basis of settlement will not apply to

- Clothes
- Pedal cycles

where we will take off an amount for wear and tear and depreciation

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 contents sum insured under section two 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.

Valuables and Personal Possessions

This insurance covers

Valuables and personal possessions listed in the schedule (or specification(s) attached) against physical loss or damage, within the geographical limits shown in the schedule

Other than:-

- a) for damage caused by moth, vermin, wear and tear or gradually operating cause
- b) for damage from electrical or mechanical faults or breakdown
- c) any amount over £1,000 for any one item (including articles forming a pair or set) unless stated otherwise in the schedule, or the specification(s) attached to the schedule
- d) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation, or whilst being worked upon
- e) for damage to guns caused by rusting or bursting of barrels
- f) for breakage of any sports equipment whilst in use
- g) for any loss or damage to contact, corneal or micro corneal lenses
- h) for theft or disappearance of jewellery from baggage unless such baggage is carried by hand and under your personal supervision
- i) the first £50 of every claim in respect of unspecified items
- j) for mobile telephones and computer equipment, unless otherwise stated in the specification(s) attached to the schedule
- k) any amount over £500 in total, in respect of theft or disappearance of property, from any vehicle when such vehicle is left unattended without an authorised occupant
- l) any amount over £2,000 in total, in respect of theft or disappearance of jewellery, from hotel or motel rooms during your absence from such rooms

Conditions that apply to the Valuables and Personal Possessions section only :

How we deal with your claim

1. We will at our option repair, replace or pay for any article lost or damaged.
2. If any insured item consist of articles forming a pair or set with an insured value of £1,000 or over:
 - We will not pay for the cost of replacing any undamaged article, forming part of such pair or set
 - We will not pay more than a proportion of the insured value of such a pair or set

Your sum insured

3. If the total value of unspecified items at the time of the loss or damage is more than your sum insured for such items, then we will only pay for a proportion of the claim
For example if your sum insured only represents one half of the total value of the unspecified items we will only pay one half of the cost of repair or replacement
However, if personal possessions are lost or damage away from home, we will not take into account the value of personal possessions in the home, at the time of such loss or damage.

Limit of insurance

We will not pay more than the sum(s) insured shown in the schedule

Domestic Freezer Cover

The following cover applies only if the schedule shows that it is included

The Contents section of this insurance extends to cover:

The cost of replacing your food in your fridge or freezer, if it is spoiled due to a change in temperature or contamination by re Fridgeration fumes

Other than:-

- a) for the loss or damage caused by any electricity or gas company cutting off or restricting your supply
- b) for loss or damage due to the failure of your electricity or gas supply caused by a strike or any other industrial action

Limit of insurance

We will not pay more than the sum(s) insured shown in the schedule

Pedal Cycle Cover

The following cover applies only if the schedule shows that it is included

This insurance extends to cover:

The cost of repairing or replacing your pedal cycle following:

- **Theft or attempted theft**
- **Accidental damage**

Anywhere in the United Kingdom

Other than:-

- a) for loss or damage to:
 - tyres
 - lamps
 - accessories

unless the cycle is stolen or damage at the same time

- b) for loss or damage due to wear and tear or any gradually operating cause
- c) for damage from mechanical or electrical faults or breakdown
- d) for loss or damage while the cycle is used for racing or pacemaking or is let out on hire or is used for other than for private purposes
- e) to replace a stolen cycle unless it was locked to an immovable object or kept in a locked building at the time of the theft

Limit of insurance.

We will not pay more than the sum(s) insured shown in the schedule.

Money and Credit Card Cover

The following cover applies only if the schedule shows that it is included

This insurance extends to cover the following:

- **Theft or accidental loss of money any amounts which you become legally liable to pay as a result of unauthorised use following loss or theft of your credit card(s) Within the geographical limits shown in the schedule, provide that**
- **Within 24 hours of your discovery of any loss or theft , you have notified the police, and in the case of credit card(s), the card issuing company; and**
- **You have complied with all other conditions under which your credit card(s) were issued to you**

Other than:-

- a) to make up any shortage due to error or omission
- b) for loss of value

Limit of insurance.

We will not pay more than the sum(s) insured shown in the schedule

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
(This clause overrides exclusion 1 of the Valuables and Personal Possessions section).

2. Alarm Clause

This insurance does not cover theft:

- When you have left the premises without an authorised occupant, or
- at night
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 a company which is a member of NACOSS (National Approval Council for Security Systems).

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, and 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. Subsidence, Heave or Landslip Exclusion Clause

Subsidence or heave of the site, upon which the buildings stand, or landslip, as shown in number 9 of the perils covered section, is not covered by this insurance

11. Flood Exclusion Clause

This insurance does not cover loss or damage caused by flood, other than directly resulting from escape of water from fixed water tanks, apparatus or pipes, as shown in number 4 of the Perils covered section

12. Contractors Exclusion Clause

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

13. Index-linking Clause

The sums insured in the contents section will be indexed each month in line with The Consumer Durables Section of the General Index of Retail Prices or a similar index selected by us. No additional premium will be charged for each monthly increase, but at each renewal the premium will be calculated on the revised sums insured.

14. Business-use Extension Clause

In return for the payment of an extra premium, the Legal Liability Section A(I) 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.

15. Thatch Clause

It is your duty to ensure that:

- All chimneys to solid fuel stoves, boilers and open fires are kept in a good state of repair, and that they are professionally cleaned once a year before winter.
- All old thatch and thatching is burnt at a distance of more than 100 metres from the premises
- No naked flames, or tools producing naked flames are present in the attic or loft space at any time.

If you fail to comply with any of the above duties this insurance may become invalid in respect of loss or damage caused by fire.

16. Stamp Clause

We will only pay up to 75% of the Stanley Gibbons valuation, in respect of any stamps that are lost or damaged

17. 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. They may also have to pay an extra premium, which you will have to repay to them.

18. Protections 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,
- 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.

19. Unattended Vehicles Clause

This insurance does not cover theft or disappearance of property, from any vehicle, when such vehicle is left unattended without an authorised occupant.

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.

21. Legal Fees Endorsement Clause

This policy includes Legal Protection Cover, in accordance with the enclosed policy document.

22. Not Applicable

23. Accidental Damage Clause

In consideration of the additional premium paid hereon, it is agreed that this insurance has been extended to include Accidental Damage cover.

24 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.

25 £50 Excess Clause

A £50 excess shall apply to all claims of this insurance.

26 £100 Excess Clause

A £100 excess shall apply to all claims of this insurance.

27 Flat Roof Clause

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 inspections 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.

28 Unoccupancy Clause

It is understood and agreed that if the property insured herein is left unoccupied for 14 days or more:-

- a) the premises are inspected at least once in every 14 day period by the Assured or appointed representatives.
- b) The water, gas and electricity supplies are turned off at the main, and the water drained except where required for central heating.
- c) If the central heating system is left in operation, it should be set for a minimum continual temperature of 13⁰C,
- d) External 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 days

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



HomeCall+

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