

## IT COULDN'T BE EASIER. . . . .

All you will need is the following:

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

**REFERENCING** - It is important that the policy holder takes out accurate referencing on his tenants' prior to the rental term commencing. In the event of a claim, the policy holder will be required to present specific and valid information relating to the tenant.

For further information please refer to the statement of fact, or contact Rentguard Tenant Referencing services on 0844 412 2020

AGENT NAME:

AGENT NO:

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For further details about this cover, please refer to your agent, or contact the Quoteline on 0208 587 1061, giving agent name and/or number. Alternatively, you can buy-on-line at [www.rentguard.co.uk](http://www.rentguard.co.uk)

**IMPORTANT** - This document provides a summary of the policy only, and does not contain the full terms and conditions of the cover provided. These can be found in the Policy Wording Booklet, which is available on request. It is important that you read all of your policy documents carefully when you receive them, and contact us immediately if you are unclear about the level of cover provided.

### RENTGUARD

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Tel: 0208 587 1060 Fax: 0208 587 1061

A trading name of RGA Group Ltd

Authorised and regulated by the Financial Services Authority.  
Registered in England No. 4302819.

Inter Partner Assistance SA.

Registered office: The Quadrangle 106-118 Station Road, Redhill Surrey RH1 1PR  
Registered No. FC008998

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KLERG002 Dec 2008

## LEGAL EXPENSES & RENT GUARANTEE

**RENTGUARD**  
INSURANCE



## Summary of Cover

## LEGAL EXPENSES & RENT GUARANTEE For Landlords

*for 6 and 12 month tenancy terms*

**TENANT REFERENCING IS A  
REQUIREMENT OF THIS POLICY**

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Financial Services Authority

## TYPE OF INSURANCE COVER

keyfacts®

The policy provides cover for advisors costs incurred in eviction proceedings when a tenant fails to perform their obligations set out in the terms of the tenancy agreement. The policy also covers rent arrears owed by the tenant under the tenancy agreement.

## SIGNIFICANT FEATURES AND BENEFITS

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

- Advisors costs up to £10,000 per claim
- Monthly rental up to £2,500 per month (Maximum £10,000 per claim whilst the tenant remains in the property paid until the end of the tenancy period or the period of insurance, whichever happens sooner.)
- Dilapidations costs can be claimed when contained within a dilapidations inventory.

## SIGNIFICANT TERMS & CONDITIONS OF THE POLICY

Your policy excludes some situations and certain requirements must be met prior to submitting a claim in addition to those listed above. Please refer to the Policy Wording Booklet for full details. For specific information on exclusions, please refer to the section General Exclusions. The most significant or unusual exclusions and requirements are outlined below:

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

Other terms and conditions may apply, dependent on circumstance.

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

**EITHER** (For Professional Lets ONLY)

- 2 forms of identification from the tenant, one containing a clear photograph.
- Written confirmation of employment and salary sufficient to meet the tenant's rental liability after normal living costs.
- A credit check, clear of CCJ's, at the start of the tenancy.

**OR** (For Professional, Student and/or DSS Lets)

- A full tenant reference from an approved referencing company.

If you require further information or advice about tenant referencing, please contact Rentguard Tenant Referencing on 0844 412 2020

## EXCESSES

This policy carries an excess which is equal to the sum of one month rental income.

## DURATION OF POLICY

The policy will remain in force for either 6 or 12 months, from the date commencement, as shown on your policy schedule.

## RIGHT TO CANCEL

You are entitled to cancel your insurance policy at any stage during the policy term. You are entitled to a period of 14 days in which to consider the content of your insurance policy, and the extent of the cover therein. Cancellation of your policy within 14 days is therefore subject to a full refund.

After 14 days, cancellation of your insurance policy will be subject to the normal terms and conditions of the policy; however, there is no refund of premium allowable.

## HOW TO CLAIM

Telephone the Claims Line on **0870 650 1737**. Claims must be submitted within 45 days of the incident.

## COMPLAINTS

At RENTGUARD, we pride ourselves in providing excellent support to our clients at all times. However, if for any reason you are unhappy with this, we would like to hear from you. Please refer to your Policy Wording for details of the complaint procedure.

## DETAILS ABOUT OUR REGULATOR

RENTGUARD is a trading name of RGA GROUP Ltd, authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated firms can be visited at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register), or the Financial Services Authority can be contacted on 0845 606 1234

## FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Under the Financial Services and Markets Act 2000, should RENTGUARD be unable to meet all its liabilities to policy holders, compensation may be available. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk).

This policy is underwritten by **Inter Partner Assistance SA**, a wholly owned subsidiary of **AXA Assistance**, part of the **AXA GROUP**

(continued overleaf)