

Policy Terms & Conditions



Tenants Contents Insurance

with accidental damage cover

RGA Underwriting Limited

Introduction

Thank **you** for choosing **RGA Underwriting Limited**. This is **your** Tenants Contents Insurance **policy**, setting out **your** insurance protection in detail.

Your premium has been based upon the information shown in the **policy certificate** and recorded in **your** statement of fact. If **you** have any questions, please contact **us** on *0208 587 1060* or free phone *0800 783 1626*.

This **property** insurance has been arranged by **RGA Underwriting Limited** and is underwritten by Barbican Syndicate 1955 at Lloyd's which is managed by Barbican Managing Agency Limited. Barbican Managing Agency Limited is authorised and regulated by the Financial Services Authority (ref 526140). It is registered in England and Wales under company number 06948515 with its Registered Office at 33 Gracechurch Street, London EC3V 0BT.

RGA and Barbican Insurance Group of companies are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's website at *www.fsa.gov.uk/register* or by contacting them on *0845 606 1234*.

We adhere to the Codes of Practice of the Association of British Insurers (ABI), and the Financial Ombudsman Service and **we** are covered by the Financial Services Compensation Scheme (FSCS). Full details are available at *www.fscs.org.uk*. **Your** personal details and information provided are also covered by the Data Protection Act.

This product meets the demands and needs of tenants who wish to protect their personal contents against a range of events such as fire, theft, and weather related losses throughout the duration of the policy.

Tenants Contents - Insurance Policy

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Your Policy

Welcome to your Tenants Contents insurance policy and thank you for choosing RGA Underwriting Limited.

The information you have supplied forms part of the contract of insurance with us; your policy is evidence of that contract you should read it carefully and keep it in a safe place.

In return for having accepted **your** premium **we** will, in the event of injury, loss or damage (happening within the **period of insurance**), provide insurance as described in the following pages and referred to in **your certificate**.

If after reading these documents, **you** have any questions, please contact **your** insurance adviser.

Important

We recommend that **you** read this **policy** in conjunction with **your certificate**, to ensure that it meets with **your** requirements. Should **you** have any queries, please contact **us** or **your** insurance adviser.

You must notify **us** as soon as possible when any works or renovations, other than routine maintenance or basic decorations (painting and wallpapering), are being carried out at **your home**; or if the **home** will be **unoccupied**/empty for more than 30 consecutive days.

Please note that there is no cover for **unoccupied**/empty and **unfurnished** properties beyond 60 days.

Your attention is drawn to the Complaints procedure (Making Yourself Heard) on page 26.

The Law applicable to this Policy

You are free to choose the law applicable to this **policy**. **Your policy** will be governed by the law of England and Wales unless **you** and **we** have agreed otherwise.

Important Telephone Numbers

Claim Notification Line In the event of a claim telephone us on this number	0208 587 1060	If you need to make a claim, we tell you the process to follow. You should also read the Claim Conditions. Please read the conditions and process before ringing the Claims Line. The conditions and process to follow can be found on pages 8 and 9
Customer Services	0208 587 1060	

Please have **your policy** number or personal details ready.

To comply with the Data Protection Act, **we** cannot divulge details of this **policy** to a third party unless **we** have received specific written consent to do so from the **insured**.

In order to maintain quality service telephone calls may be monitored or recorded.

Definitions

Where **we** explain what a word means that word will have the same meaning wherever it is used in the **policy** or **certificate**; these words are highlighted by the use of **bold print**.

Buildings

The structure of the **home**; including landlord's fixtures and fittings and the following (if they form part of the property): oil and gas tanks, cesspits, permanent swimming pools, tennis hard courts, walls, gates, fences, hedges, terraces, patios, drives paths, car ports, garages and **outbuildings**.

Certificate

The document which gives the details of the insurance cover you have and also shows that you are insured against the property listed.

Company/Our/Us/We

Barbican Insurance Group of companies as insurers and **RGA Underwriting Limited** as administrators of **your policy**.

Domestic Staff

A person employed to carry out domestic duties associated with the **home** and not employed by **you** in any capacity in connection with any business trade profession or employment.

Endorsement(s)

A change to the terms of the **policy** as shown under **endorsements** in the **certificate**.

Excess

The amount **you** are required to pay as the first part of each and every claim made.

Family/They

Your domestic partner, children, **domestic staff** and any other person; all permanently residing with **you** and not paying a commercial rent.

Home

The private residence shown in the **certificate** including its garages and **outbuildings** if they form part of the property.

Insured/You/Your

The person or persons named in the **certificate** as the Policyholder.

Outbuildings

- Sheds.
- Greenhouses.
- Summer houses.
- Other buildings.

Which do not form part of the structure of the main **building** of the **home** and are used or occupied for domestic purposes.

Period of Insurance

The dates shown in the **certificate**.

Policy

Your policy booklet and most recent **certificate** and any **endorsements** attached or issued.

RGA Underwriting Limited

RGA Underwriting Ltd is an independent insurance intermediary arranging this insurance.

Unfurnished

Without sufficient furniture and furnishings for normal living purposes.

Unoccupied

Not lived in by **You** or **Your Family** for more than 30 consecutive days or occupied by squatters.

Your policy is designed to help **you** understand the extent of cover provided.

You will find on many pages these headings:

What is covered	What is not covered
These sections are printed on a light grey background and give detailed information on the insurance provided and must be read with ' What is not covered ' at all times.	These sections shown on a dark grey background draw your attention to what is not included in the scope of your policy .

General Conditions

You and **your family** must comply with the following conditions to have the full protection of **your policy**.

If **you** or **your family** do not comply with them **we** may, at **our** option, cancel the **policy** or refuse to deal with **your** claim or reduce the amount of any claim payment.

Keeping your sums insured at the correct level

You must, at all times, keep the sums insured at a level which represents the full value of the property insured.

Full value means:

- The current cost as new (other than for clothes, furs and household linen).
- For clothes, furs and household linen; the current cost (as new) less an appropriate allowance for wear and tear.

Changes in your circumstances

You must notify **us** as soon as possible of any change which may affect this insurance and in particular any of the following:

- Change of address;
- Structural alteration to **your home**;
- If **your home** will be **unoccupied**;
- If **you** or **your family** have been declared bankrupt or have received a police caution for or been charged with but not yet tried for any offence other than driving offences;
- If **you** or **your family** intend to sub-let **your home**;
- If **you** or **your family** intend to use **your home** for any reason other than private residential purposes.

We will then advise **you** of any change in terms

If **you** are in any doubt please ask **your** insurance adviser.

Taking care of your property

You and **your family** must take and cause to be taken all reasonable precautions to avoid injury, loss or damage and take and cause to be taken all practicable steps to safeguard all the property insured from loss or damage.

You must maintain the property insured in good repair.

Precious stones

The settings of the stones in any item of jewellery exceeding the value of £5,000 must be examined by a competent jeweller once every three years and any defect remedied immediately.

Cancellation

Our Rights

We shall not be bound to accept any renewal of this **policy** and may at any time give 7 days notice of cancellation by recorded delivery to **your** last known address. Thereupon **you** shall be entitled to the return of a proportionate part of the premium, paid in respect of the unexpired term of this **policy**; provided that there have been:

- No claims made under the **policy** for which **we** have made a payment;
- No claims made under the **policy** which are still under consideration;
- No incident likely to give rise to a claim but is yet to be reported to **us**;

during the current **period of insurance**.

This termination shall be without prejudice to any rights or claims of the Insured or the **company** prior to the expiration of such notice.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current **period of insurance**, no refund for the unexpired portion of the premium will be given.

Your Rights

You may cancel **your policy** at any stage during the **policy** term.

You are entitled to a period of 14 days from inception, in which to consider the content of **your** insurance **policy** and the extent of cover therein. Cancellation of **your policy** within these 14 days is therefore subject to a full refund.

Provided that there have been:

- No claims made under the **policy** for which **we** have made a payment;
- No claims made under the **policy** which are still under consideration;
- No incident likely to give rise to a claim but is yet to be reported to **us**.

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

If there has been no claim or incident likely to give rise to a claim during the current **period of insurance**, **we** will calculate the premium for the period **you** have been insured and refund any balance.

If a claim has been submitted during the current **period of insurance**, no premium refund will be given.

Premiums paid and up to date

If the premium is paid under a monthly instalment plan and a claim has been settled during the current **period of insurance**, **you** must continue with the instalment payments. Alternatively the outstanding instalments will be deducted from any claim payment that may be due to **you**.

Unoccupancy

Unoccupancy period under this insurance **policy** is limited to 30 days. There is no insurance cover for **homes** that have been **unoccupied** for more than 60 consecutive days.

Claims Conditions

You and **your family** must comply with the following claims conditions to have the full protection of **your policy**.

If **you/they** do not comply with them **we** may, at **our** option, cancel the **policy** or refuse to deal with **your** claim or reduce the amount of any claim payment.

Claims procedure

If **you** wish to make a claim or if something happens which may lead to a claim, **you** must notify **RGA** as soon as possible.

If there has been malicious damage, theft or attempted theft **you** must also tell the police immediately and obtain a crime or lost property reference number.

You will be required to complete the claim form we supply and return it to us within 30 days of the incident with all the supporting documents and proofs we require - for example written estimates.

If **you** receive a writ summons or other legal process regarding a claim under the **policy**, **you** must send it immediately to **us**.

You must give **us** all the help and information necessary to settle or resist a claim against **you** or to help **us** take action against someone else.

If the above procedure is not followed **you** will break a Condition of the **policy** and **we** may not meet **your** claim.

Control of claims

You must make emergency/temporary repairs to the property to prevent further damage but do not carry out full repairs before **we** have had a chance to inspect the **property** or the contents.

You must contact **us** immediately with the full details and any correspondence **you** might have if **you** or **your** family are being held liable by anyone wishing to make a claim. Do not admit, deny, negotiate or settle a claim without **our** written consent.

Our special rights

We may enter any part of the property affected by a claim and take possession of it.

You cannot abandon the property to **us**; **we** may in **your** name and on **your** behalf take complete control of legal action.

We may take legal action in **your** name against any other person to recover any payment **we** have made under the **policy**; **we** will do this at **our** expense.

Contribution

If, at the time of a claim, there is any other **policy** covering anything insured under this **policy**, **we** shall be liable only for a proportionate share.

Arbitration

If **we** admit liability for a claim but **you** cannot agree with **us** the amount to be paid, the disagreement will be referred to an arbitrator appointed jointly by **you** and **us** in accordance with the law in force at the time. **You** will not be able to take action in law against **us** over this disagreement until the arbitrator has made his award.

Fraud

You must not act in a fraudulent manner. If **you** or anyone acting for **you**:

- Make a claim under the **policy** knowing the claim to be false or fraudulently exaggerated in any respect;
- Make a statement in support of a claim knowing the statement to be false in any respect;
- Submit a document in support of a claim knowing the document to be forged or false in any respect;
- Make a claim in respect of any loss or damage caused by **your** wilful act or with **your** deception:

Then **we**:

- i) Shall not pay the claim;
- ii) Shall not pay any other claim which has been or will be made under the **policy**;
- iii) May, at **our** option, declare the **policy** void;
- iv) Shall be entitled to recover from **you** the amount of any claim already paid under the **policy** since the last renewal date;
- v) Shall not make any return premium;
- vi) May inform the police of the circumstances.

How We Settle Claims

Contents and personal possessions sections

We will, at **our** option, repair, reinstate or replace the lost or damaged property. Where property cannot be replaced or repaired, **we** may, at **our** option, pay in cash the amount of the loss or damage. If **we** do pay cash, the sum payable will reflect any discounts **we** may have received had **we** replaced the property; the sums insured will not be reduced by any claim.

An approved supplier may be appointed, where appropriate, to act on **our** behalf to further validate **your** claim and they are authorised to arrange a quotation, a repair or a replacement where appropriate.

Matching sets suites and carpets

An individual item of a matching set of articles or suite of furniture or sanitary ware or other bathroom fittings is regarded as a single item. **We** will pay **you** for individual damaged items but not for undamaged companion pieces. Where carpeting is damaged beyond repair, only the damaged carpet will be replaced and not undamaged carpet in adjoining rooms.

Will a deduction be made for wear and tear?

Contents – There will be a deduction for clothes, furs and household linen. There will be no deduction for all other **contents** provided they have been maintained in good repair and the sum insured represents the full value of the property (see General Conditions on page 6).

General Exclusions

These exclusions apply throughout **your policy**

We will not pay for

Riot/Civil Commotion

Any loss, damage or liability occasioned by or happening through riot or civil commotion outside the United Kingdom, the Isle of Man or the Channel Islands.

Sonic Bangs

Loss or damage by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

Reduction in Market Value

Any reduction in market value of any property following its repair or reinstatement.

Confiscation

Any loss or damage or liability occasioned by or happening through confiscation or detention by customs or other officials or authorities.

The exclusions above do not apply to the following covers:

- LIABILITY TO **domestic staff**;
- TENANT'S LIABILITY;
- LIABILITY TO THE PUBLIC.

Radioactive Contamination

- Loss or damage to any property or any loss or expense resulting or arising therefrom or any consequential loss;
- Any legal liability;

directly or indirectly caused by or contributed to by or arising from:

- i) Ionising radiations or contamination by radioactivity from any irradiated 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 of its nuclear component.

War Risks

Any loss, damage or liability occasioned by or happening through war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war ,rebellion, revolution, insurrection or military or usurped power.

Terrorism

Any loss, damage or cost or expenses of whatsoever nature directly or indirectly caused or occasioned by or happening through or in consequence of terrorism or any action taken in controlling, preventing or suppressing any acts of terrorism or in any way relating thereto.

For the purposes of this exclusion, 'terrorism' means the use of biological chemical and/or nuclear chemical and/or nuclear force or contamination and/or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political religious ideological or similar purposes, including the intention to influence any government and/or to put the public or any section of the public in fear. However losses caused by or resulting from riot, riot attending, a strike, civil commotion and malicious damage are not excluded hereunder.

Pollution/Contamination

Loss, damage liability or bodily injury arising directly or indirectly from pollution or contamination unless caused by:

- A sudden and unforeseen and identifiable incident;
- Leakage of oil from a domestic oil installation at **your home**.

Date Change

- Loss or damage to any computer or other equipment, data processing service product, microchip, micro processor, integrated circuit embedded chip or similar device, computer software programme or process or any other electrical or electronic system directly or indirectly caused by:
 - i) Failure to correctly recognise data representing the Year 2000 or any other date in such a way that it does not work properly or at all;
 - ii) Computer viruses.
- Legal liability directly or indirectly arising from:
 - i) Any computer or other equipment, data processing service product, microchip, micro processor, integrated circuit embedded chip or similar device, computer software programme or process or any other electrical or electronic system failing to correctly recognise data representing the Year 2000 or any other date in such a way that it does not work properly or at all;
 - ii) Computer viruses.

Subsequent loss or damage or legal liability for which cover is in force under this **policy** is not affected.

Illegal Activities

This **policy** does not cover any loss or damage caused as a result, of the property being used for illegal activities;

Pre existing damage

Liability, injury or damage that occurred before the cover under **your policy** started, will not be insured.

Contractors

Claims arising from activities of contractors are not included or supported by this **policy** wording.

Diminution Market Value

There is no cover for diminution of market value beyond the cost of repair or replacement of any damaged property.

Inflation Protection

To help protect **you** against the effect of inflation, the sums insured under **contents** and personal possessions will be adjusted at the end of each month by the percentage increases in the following indices:

Contents/Personal Possessions

The Consumer Durables section of the Retail Price index compiled by the Office for National Statistics. If an index becomes unavailable, **we** will use a suitable alternative index.

We will not reduce the sums insured or monetary limits if an index should fall.

The premium at renewal for the next **period of insurance** will be based on any increased sum insured.

Although **you** have the benefit of inflation protection, **you** should not rely on this alone to keep the **contents** and personal possessions sums insured at the correct level.

It is a condition to insure for the correct sum (see page 6).

Contents Standard Cover

Your certificate will show if this section is in force. Inflation protection applies (see page 11).

What is covered	What is not covered
<p>All of the following things are included, provided that they belong to you or your family or you or they are legally responsible for them and they are mainly used for private purposes:</p> <p>Household Goods</p> <p>This includes landlord's fixtures, fittings, contents and interior decorations.</p> <p>Personal Effects</p> <p>This means clothes and articles of a strictly personal nature likely to be worn, used or carried and also portable radios, portable TVs, sports equipment and pedal cycles. It does not include valuables or money.</p> <p>Valuables</p> <p>This means jewellery (including costume jewellery) articles of or containing gold, silver or other precious metals, cameras (which includes video cameras and camcorders), binoculars, watches, furs, paintings and other works of art, collections of stamps, coins and medals.</p> <p>Money</p> <p>This means coins, bank notes in current use, postal orders, postage stamps (which are not part of a collection) trading stamps, premium bonds, saving stamps or certificates, luncheon vouchers, record book or similar tokens, money orders, travel tickets (including season tickets) petrol coupons, gift tokens, phonecards, pre-booked event and entertainment tickets and electronic money cards.</p>	<ul style="list-style-type: none"> a) Watercraft (which includes sailboards and windsurfers), aircraft, caravans, trailers and mechanically propelled vehicles (which includes motor cycles, children's motorcycles, children's motor cars, quad bikes and children's quad bikes) but lawnmowers, garden implements, wheelchairs models and toys are covered; b) Parts, accessories, tools, fitted radios, cassette players and compact disc players for the things in a) above; c) Any living creature; d) Property more specifically insured by any other insurance; e) Documents other than as shown in cover 20; f) Lottery tickets and raffle tickets; g) Any part of the structure of the buildings other than fixtures and fittings for which you are responsible as occupier; h) Property mainly used for business trade profession or employment purposes; i) Loss or damage to contents belonging to the landlord that are not specified in the dilapidation's inventory; j) Any amount for landlord contents and fixtures and fittings in excess of £2,500.

What is the most we will pay?

We will not pay more in total than the sum insured for **contents** shown in **your policy certificate**; for any one claim under causes 1-11 and covers 12-18, 20, 22-24, 29 and 30. **We** will pay, in addition, amounts due under cover 19, 21 and 25-28 up to the limits shown.

The following limits apply:

- For any one **valuable** - £1,000 - Receipts must be supplied for all items valued at £500 or over;
- For any one claim for **valuables** - one third of the **contents** sum insured;
- For **money** - £250.

These are the standard limits if **you** have increased any of them, the revised limits which apply to **your policy** will be shown in **your certificate**.

What is covered	What is not covered
<p>Loss or damage to your or your family's contents while they are in the home by following causes:</p> <ol style="list-style-type: none"> 1. Fire, smoke, explosion, lightning, earthquake. 2. Storm or flood. Storms normally mean very windy conditions accompanied by heavy rain hail or snow. Heavy rain alone does not constitute a storm unless it is of unusual or extreme intensity. 3. Theft or attempted theft. Minimum security precautions endorsement may apply – see certificate. 4. Escape of water from: <ol style="list-style-type: none"> a) A fixed: <ol style="list-style-type: none"> i) Water installation; ii) Drainage installation; iii) Heating installation. b) Washing machine, dishwasher, water bed refrigerator or deep freeze cabinet. 	<p>The amount of the excess shown in the certificate except for covers 25, 26 and 27.</p> <ol style="list-style-type: none"> 1. Smoke damage arising gradually or out of repeated exposure. 2. <ol style="list-style-type: none"> a) Loss or damage by frost; b) Loss or damage to property in the open; c) Loss or damage caused by rising ground water levels. 3. <ol style="list-style-type: none"> a) Loss or damage while the home is unoccupied or unfurnished; b) Loss where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible, irrecoverable or irredeemable for any reason. We will not pay for the following unless there has been forcible and violent entry to or exit from the home: <ol style="list-style-type: none"> a) Loss or damage from the home if any part of it is occupied by anyone but you or your family; b) Loss or damage from any part of the home which is used for any business trade profession or employment purposes. 4. Loss or damage while the home is unoccupied or unfurnished. Damage caused by the escape of water is covered but damage to the installation is only covered if an insured cause or cover is operative.

What is covered	What is not covered
<p>5. Escape of oil from a fixed oil-fired heating installation including smoke and smudge damage by vaporisation due to a defective oil-fired heating installation.</p> <p>6. Malicious persons or vandals Minimum security precautions endorsement may apply – see certificate.</p> <p>7. Riot civil commotion strikes labour and political disturbances.</p> <p>8. Subsidence or ground heave of the site on which the buildings stand or landslip.</p> <p>9. Collision by:</p> <ul style="list-style-type: none"> a) Aircraft; b) Aerial devices; c) Road or rail vehicles; d) Animals. <p style="margin-left: 200px;">} or anything dropped from them.</p> <p>10. Falling trees or branches.</p> <p>11. Breakage or collapse of:</p> <ul style="list-style-type: none"> a) Satellite dishes (maximum limit £500); b) TV or radio aerials, aerial fittings or masts; c) Lampposts; d) Telegraph poles; e) Electricity pylons poles or overhead cables. 	<p>5. Loss or damage while the home is unoccupied or unfurnished. Damage caused by the escape of oil is covered but damage to the installation is only covered if an insured cause or cover is operative.</p> <p>6. Loss or damage while the home is unoccupied or unfurnished. We will not pay for the following unless there has been forcible and violent entry to or exit from the home:</p> <ul style="list-style-type: none"> a) Loss or damage from the home if any part of it is occupied by anyone but you or your family; b) Loss or damage from any part of the home which is used for any business trade profession or employment purposes <p>8. Loss or damage resulting from coastal or river bank erosion.</p> <p>9. Loss or damage caused by:</p> <ul style="list-style-type: none"> a) Domestic pets; b) Insects. <p>10. a) The cost of removal of the fallen tree or branch;</p> <p>b) Loss or damage caused during tree felling, lopping or topping.</p> <p>11. Loss or damage to the items themselves. Cover for items in or on the home may be covered – see cover 12 on the following page.</p>

What is covered	What is not covered
<p>The following covers are included in this section:</p> <p>12. HOME ENTERTAINMENT EQUIPMENT Accidental damage to:</p> <ul style="list-style-type: none"> a) Television sets and their aerials; b) Radios; c) Record players, compact disc players and tape recorders; d) Video recorders; e) DVD players f) Home computers; g) Cable/satellite/digital television receivers. <p>13. MIRRORS AND GLASS Accidental breakage of:</p> <ul style="list-style-type: none"> a) Mirrors; b) Fixed glass in and glass tops of furniture; c) Ceramic hobs and ceramic tops of cookers; d) Glass oven doors. 	<ul style="list-style-type: none"> 12. a) Damage to equipment designed to be portable whilst it is being transported or carried or moved e.g. laptop computers, portable compact disc players, portable televisions; b) Mechanical or electrical breakdown or failure; c) Damage to records discs cassettes and tapes; d) Accidental damage or contamination to computers or computer equipment by: <ul style="list-style-type: none"> i) Erasure or distortion of data; ii) Accidental erasure or mislaying or misfiling of documents or records; iii) Viruses; e) Damage caused by or in the process of cleaning maintenance repair dismantling or altering; f) Loss arising from the cost of remaking any film disc or tape or the value of any information contained on it; g) Damage to equipment not in or on the home; h) Loss or damage by chewing scratching tearing or fouling by domestic pet;s i) Damage caused by wear and tear; j) Damage caused by rot fungus insects or vermin; k) Damage caused by the action of light or any atmospheric or climatic condition; l) Damage caused by any gradually operating cause. <p>13. a) Loss or damage while the home is unoccupied or unfurnished;</p> <p>b) Loss or damage to your or your family's contents while they are not in the home.</p>

What is covered	What is not covered
<p>14. REPLACEMENT OF LOCKS</p> <p>We will pay for the cost of replacing keys and locks or lock mechanisms to:</p> <ol style="list-style-type: none"> External doors and windows of the home; A safe within or an alarm protecting the home; <p>following the theft of keys.</p> <p>We will not pay more than £250 for any one claim.</p> <p>15. CREDIT CARD LIABILITY</p> <p>You or your family's liability under the terms of any credit card, cheque card or cash dispenser card agreement as a direct result of its theft from the home and following its unauthorised use by any person not related to or residing with you.</p> <p>We will not pay any more than £250 for any one claim.</p> <p><i>Do not forget to immediately inform the police and issuing authorities in the event of a loss</i></p> <p>16. ACCIDENTAL LOSS OF OIL AND METERED WATER</p> <p>We will pay for accidental loss of domestic heating oil and metered water. We will not pay more than £250 for any one claim.</p> <p>17. Contents REMOVED TO THE GARDEN</p> <p>Loss or damage by causes 1-11 to contents while in the open within the boundaries of the land belonging to the home.</p> <p>We will not pay more than £250 for any one claim.</p>	<p>14. The cost of replacing keys and locks to a garage or outbuilding.</p> <p>15. Any loss unless:</p> <ol style="list-style-type: none"> You or your family have complied with the terms and conditions of the issuing authority; Any loss or claim due to accounting errors or omissions. <p>16. Loss or damage while the home is unoccupied or unfurnished.</p> <p>17. Loss or damage to:</p> <ol style="list-style-type: none"> Valuables or money; Plants and trees.

What is covered	What is not covered
<p>18. TEMPORARY REMOVAL</p> <p>Loss or damage by causes 1-11 to the contents temporarily removed from the home to:</p> <ul style="list-style-type: none"> a) Any bank or safe deposit; b) Any occupied private dwelling; c) Any building where you or your family are working or temporarily residing while: <ul style="list-style-type: none"> 1) Anywhere in Europe, Jordan, Madeira, the Canary and Mediterranean islands and those countries bordering the Mediterranean; <p>or</p> <ul style="list-style-type: none"> 2) Anywhere in the world for up to 60 days during any period of insurance. <p>We provide insurance protection for contents in the home during normal periods of unoccupancy, for example when you are on holiday.</p> <p><i>However if you are going away for 30 consecutive days or more, if the home is to be vacated, please tell us as this will affect the terms of your policy.</i></p> <p>19. ALTERNATIVE ACCOMMODATION</p> <p>While the home cannot be lived in because of loss or damage covered by this policy, we will pay for:</p> <ul style="list-style-type: none"> a) Rent payable for which you are legally liable; <p>or</p> <ul style="list-style-type: none"> b) The reasonable increased cost of alternative accommodation for you and your family and your domestic pets. <p>We will not pay more than 20% of the sum insured for contents for any one claim.</p> <p>20. DOCUMENTS</p> <p>Loss or damage by causes 1-11 to documents (other than money) whilst:</p> <ul style="list-style-type: none"> a) Within the main building of the home; <p>or</p> <ul style="list-style-type: none"> b) Deposited for safe custody in any bank, safe deposit or bank, solicitor's strongroom anywhere in the world <p>We will not pay more than £250 for any one claim.</p>	<p>18. Loss or damage:</p> <ul style="list-style-type: none"> a) By theft unless it involves forcible and violent entry to or exit from a building; b) From a caravan mobile home or motor home; c) Outside the United Kingdom, the Isle of Man or the Channel Islands by riot, civil commotion, strikes, labour and political disturbances or malicious persons. <p>20. a) Property more specifically insured by any other insurance</p> <ul style="list-style-type: none"> b) Property mainly used for business trade profession or employment purposes.

What is covered	What is not covered
<p>21. AUTOMATIC INCREASE IN SUM INSURED FOR GIFTS AND PROVISIONS</p> <p>The contents sum insured is automatically increased for gifts and provisions:</p> <ol style="list-style-type: none"> During the months of November and December; During the period 30 days before and 30 days after your or your family's wedding. <p>We will not pay more than 10% of the sum insured for contents for any one claim.</p> <p>22. VISITOR'S PERSONAL EFFECTS</p> <p>Loss or damage by causes 1-11 to visitor's personal effects whilst contained within the home.</p> <p>We will not pay more than £250 for each visitor for any one claim.</p> <p>23. DOMESTIC STAFF'S PERSONAL EFFECTS</p> <p>Loss or damage by causes 1-11 to domestic staff's personal effects contained within the home.</p> <p>We will not pay more than £250 for each member of domestic staff for any one claim.</p> <p>24. FROZEN FOOD</p> <p>Loss or damage to food in the cold chamber of any refrigerator or deep freeze cabinet which is made unfit for human consumption by:</p> <ol style="list-style-type: none"> A change in temperature; Contamination by refrigerant fumes. <p>The refrigerator or deep freeze cabinet must be:</p> <ol style="list-style-type: none"> In the home; Owned by or the responsibility of you or your family. <p>25. LIABILITY TO domestic staff</p> <p>Any amount that you or your family become legally liable to pay as compensation (including claimant's costs and expenses) for death, bodily injury or illness of any domestic staff within the United Kingdom, the Channel Islands or the Isle of Man.</p> <p>We will not pay more than £10,000,000 in respect of all compensation (which includes costs and expenses agreed by us in writing) for any claim or series of claims arising from any one event or one source or original cause.</p>	<p>22. Loss or damage specifically excluded under contents standard cover.</p> <p>23. Loss or damage specifically excluded under contents standard cover.</p> <p>24. Loss or damage resulting from:</p> <ol style="list-style-type: none"> The deliberate act of you or your family or any electricity supplier; Strike lock-out or industrial dispute; Property more specifically insured by any other insurance; Property mainly used for business trade profession or employment services. <p>25. You or your family's legal liability to pay compensation or costs arising from bodily injury (including death) sustained by any domestic staff when domestic staff are:</p> <ol style="list-style-type: none"> Carried in or upon a vehicle; or Entering or getting on to or alighting from a vehicle; <p>where such bodily injury or illness (including death) is caused by or arises out of the use by you or your family of a vehicle.</p> <p>For the purpose of this exception the expressions 'vehicle' and 'use' have the same meaning as in the Road Traffic Act 1998 or similar legislation.</p>

What is covered	What is not covered
<p>26. TENANT'S LIABILITY (applicable if the home is rented) Any amount that you or your family become legally liable to pay, as tenant of the home, in respect of:</p> <ul style="list-style-type: none"> a) Damage to the buildings by any cause specified under contents standard cover of this policy; b) Accidental damage to cables, drain inspection covers or underground drains, pipes or tanks providing a service to or from the home; c) Accidental breakage of: <ul style="list-style-type: none"> i) Fixed glass in: <ul style="list-style-type: none"> • Windows; • Doors; • Fanlights; • Skylights; • Greenhouses; • Conservatories; • Verandahs. ii) Fixed ceramic hobs or hob covers; iii) Fixed sanitary ware and bathroom fittings. <p>We will not pay more than 10% of the sum insured for contents for any claim or series of claims arising from any one event or one source or original cause.</p>	<p>26. Loss or damage to gates, hedges and fences.</p>

What is covered	What is not covered
<p>27. LIABILITY TO THE PUBLIC</p> <p>Any amount that you or your family become legally liable to pay as compensation (including claimant's costs and expenses) occurring in respect of accidental:</p> <ul style="list-style-type: none"> a) Death bodily injury or illness of any person not an employee of either you or your family; b) Damage to property not belonging to or in the custody or control of you or your family or domestic staff; and arising from: <ul style="list-style-type: none"> i) The occupation of the home (but not its ownership); ii) The private pursuits of you or your family; iii) The employment by you or your family of domestic staff. <p>We will not pay more than £2,000,000 (which includes costs and expenses agreed by us in writing) for any claim or series of claims arising from any one event or one source or original cause</p> <p>28. UNRECOVERED DAMAGES</p> <p>We will pay the amount of any award of damages made in your or your family's favour which:</p> <ul style="list-style-type: none"> a) Is in respect of death, bodily injury or illness or damage to property of such nature that you or your family would have been entitled to indemnity under LIABILITY TO THE PUBLIC, had you or your family been responsible for the injury or damage; b) Is made by a court within the United Kingdom, Isle of Man or Channel Islands; c) Is still outstanding six months after the date on which it is made; d) Is not the subject of an appeal. <p>We will not pay more than £1,000,000 in respect of any one award.</p>	<p>27. Legal liability to pay compensation or costs arising from:</p> <ul style="list-style-type: none"> a) Any business trade profession or employment; b) The transmission of any communicable disease or virus; c) The ownership, possession or use of any mechanically propelled vehicle (which includes motor cycles, children's motor cycles, children's motor cars, quad bikes and children's quad bikes) but we will cover liability arising from the ownership, possession or use of lawn mowers, garden implements, wheelchairs and models; d) The ownership, possession or use of watercraft (which includes sailboards and windsurfers), aircraft, caravans and trailers but we will cover liability arising from the ownership, possession or use of models toys any hand or foot propelled watercraft under 5 metres in length and surfboards; e) The ownership, possession or use of an animal of a dangerous species or specially controlled dog (as defined in the Animals Act 1971 or any other legislation (including subsequent legislation) of similar intent if applicable); f) Any action for damages brought in a court outside the United Kingdom, the Channel Islands or the Isle of Man.

Personal Possessions

Your certificate will show if this section is in force. Inflation protection applies (see page 11).

What are personal possessions?

All of the following things are included, provided that they belong to **you** or **your family** or **you** or **they** are legally responsible for them and they are mainly used for private purposes:

Personal Effects

This means clothes and articles of a strictly personal nature likely to be worn, used or carried and also portable radios, portable compact disc players, portable televisions, sports equipment and pedal cycles. It does not include **valuables** or **money**.

Valuables

This means jewellery (including costume jewellery), articles of or containing gold, silver or other precious metals, cameras (which includes video cameras and camcorders), binoculars, watches, furs, paintings and other works of art, collections of stamps, coins and medals.

Money

This means coins and bank notes in current use, cheques, postal orders, postage stamps which are not part of a collection, trading stamps, premium bonds, saving stamps or certificates luncheon vouchers, record book or similar tokens, money orders, travel tickets including season tickets, petrol coupons, gift tokens, phonecards, pre-booked event and entertainment tickets and electronic money cards.

If a reduced premium rate applies for items permanently kept in **your** bank, **we** must be notified of their removal, otherwise no cover will be operative.

What is the most we will pay?

We will not pay more than the sum insured shown in total for personal possessions in **your policy** for any one claim.

NB: The sum insured for personal possessions is included within the sum insured for **contents** standard cover and is not in addition to it.

The following limits apply:

For money	- £250
For credit cards	- £250
For any one pedal cycle	- £250
For any one unspecified article	- £1,000

These are the standard limits. If **you** have increased any of them, the revised limits which apply to **your policy** will be shown in **your certificate**.

What is covered	What is not covered
<p>1. Loss or damage to valuables, money and personal effects belonging to you or your family whilst:</p> <p>a) Anywhere in Europe, Jordan, Madeira, the Canary and/or Mediterranean islands and those countries bordering the Mediterranean;</p> <p>or</p> <p>b) Anywhere in the world for up to 60 days during any period of insurance.</p>	<p>1. The amount of the excess shown in the schedule</p> <p>Loss or damage:</p> <p>a) Arising from the cost of remaking any film, disc or tape or the value of any information contained on it;</p> <p>b) Caused by or in the process of cleaning, dyeing, washing, maintenance, repair, dismantling, restoring or altering;</p> <p>c) Caused by chewing, scratching, tearing or fouling by domestic pets;</p> <p>d) Caused by rot, fungus, insects or vermin;</p> <p>e) Caused by any gradually operating cause or wear and tear;</p> <p>f) Caused by theft or attempted theft from an unattended motor vehicle, unless the item(s) are concealed from view, all windows are closed and all doors, including the boot, are locked;</p> <p>g) To items not in the care, custody or control of you or your family or an authorised person;</p> <p>h) Caused by theft or attempted theft from an unlocked hotel room;</p> <p>i) By depreciation in value or consequential loss;</p> <p>j) By mechanical or electrical breakdown or failure;</p> <p>k) To watercraft (which includes sailboards and windsurfers), aircraft, caravans, trailers and mechanically propelled vehicles (which includes motor cycles, children's motor cycles, children's motor cars, quad bikes and children's quad bikes), but lawn mowers, garden implements, wheelchairs, models and toys are covered;</p> <p>l) To parts, accessories, tools and fitted radios cassette players and compact disc players for the things excluded in (k) above;</p> <p>m) By theft of any unattended pedal cycle unless in a locked building or secured by a suitable locking device to a permanent structure or a motor vehicle;</p> <p>n) To any property mainly used for business trade profession or employment purpose;</p> <p>o) To plants or any living creature;</p> <p>p) To documents;</p> <p>q) To contact lenses;</p> <p><i>(continued on next page)</i></p>

What is covered	What is not covered
<p>2. You or your family's liability under the terms of any credit card or cash dispenser card agreement, as a direct result of its unauthorised use by any person not related to or residing with you or your family.</p>	<p>r) Where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable for any reason;</p> <p>s) Specifically provided for elsewhere in this policy;</p> <p>t) To computers or computer equipment:</p> <p>i) By erasure or distortion of data;</p> <p>ii) By accidental erasure or mislaying or misfiling of documents or records;</p> <p>iii) By viruses;</p> <p>iv) By contamination.</p> <p>u) While the home is left unoccupied or unfurnished;</p> <p>v) To property more specifically insured by any other insurance;</p> <p>w) To lottery tickets and raffle tickets.</p> <p>2. Any loss or claim:</p> <p>a) Unless you and your family have complied with the terms and conditions of the issuing authority;</p> <p>b) Due to accounting errors or omissions.</p>

Personal Accident

If **your certificate** shows **you** have **contents** cover this cover is automatically in force.

What is covered	What is not covered
<p>If you or your domestic partner living with you suffers accidental injury within the United Kingdom, the Channel Islands or the Isle of Man as a result of:</p> <p>a) Accident assault or fire in the home;</p> <p>b) An accident whilst travelling as a passenger on a public service vehicle;</p> <p>c) Assault in the street;</p> <p>during the period of insurance which proves fatal within 12 months of its occurrence, we will pay £5,000 to the deceased's legal personal representative(s).</p>	<p>We will not pay where:</p> <p>a) The person is over the age of 75 years;</p> <p>b) The incident is not reported to us within 14 days of death.</p>

Endorsements, Special Terms and Conditions

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

1. Alarm Clause

This insurance does not cover theft when **you** have left the premises without an authorised occupant or at night unless:

- At all such times the intruder alarm has been put into full and effective operation;
- 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).

2. 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.

3. Non-standard Construction Clause

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

4. Contractors Exclusion Clause

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

5. 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.

6. 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.

7. Excess Clause

A £50 **excess** shall apply to all claims under sections 1 and 2 of this insurance.

8. Stamp Clause

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

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. Musical Instrument Clause

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

11. 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.

12. 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.

Making Yourself Heard

If **you** have cause for complaint, it is important **you** know **we** are committed to providing **you** with an exceptional level of service and customer care.

We realise that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

Who to contact

The most important factors in getting **your** complaint dealt with as quickly and efficiently as possible are:

- To be sure **you** are talking to the right person;
- and
- That **you** are giving them the right information.

When you contact us

- Please give **us your** name and a contact telephone number;
- Please quote **your policy** and/or claim number, and the type of **policy you** hold;
- Please explain clearly and concisely the reason for **your** complaint.

So **we** begin by establishing **your** first point of contact.

Step One – Initiating your complaint

Does **your** complaint relates to:

A: **Your policy?**

B: A claim on **your policy?**

If A, **you** need to contact **RGA**, or the agent who sold **you your policy**. Call the number on **your policy** document and state **your** complaint.

If B, **you** need to contact whoever is currently dealing with **your** claim and state **your** complaint.

In either case, if **you** wish to provide written details, the following checklist has been prepared for **you** to use when drafting **your** letter.

- Head **your** letter 'COMPLAINT';
- Give **your** full name, post code and contact telephone number(s);
- Quote the type of **policy** and **your policy** and/or claim number;
- Advise the name of **your** insurance agent/firm (if applicable);
- Explain clearly and concisely the reason(s) for **your** complaint.

The letter should be sent to the person dealing with **your** complaint along with any other material required.

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **you** are not satisfied, **you** can take the issue further.

Step Two – If you are still unhappy

Should the response **you** receive be unsatisfactory please contact **us** using the relevant details below.

Does **your** complaint relates to:

A: **Your policy?**

B: A claim on **your policy?**

If A, ask to speak to the Customer Services Manager, **RGA**; where they cannot assist they will ensure **you** are put into contact with the person who can resolve **your** complaint.

If B, please contact the relevant Claims Office, details of which **you** will have received following notifying **us** of **your** claim.

Step Three – Contacting RGA Head Office

If **your** complaint is one of the few that cannot be resolved by this stage contact the Head of Customer Care who will arrange for an investigation on behalf of the Chief Executive:

Managing Director
RGA Underwriting Limited
Grove House
551 London Road
Isleworth
Middlesex
TW7 4DS

Tel: 020 8587 1060

Fax: 020 8587 1061

email: james.castell@rgaunderwriting.co.uk

Step Four – Beyond RGA

If **we** have given **you our** final response and **you** are still dissatisfied **you** may refer **your** case to the Financial Ombudsman Service (FOS).

The FOS is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints if:

- We have provided **you** with written confirmation that **our** internal complaints procedure has been exhausted;
- **Your** business has a turnover of less than £1,000,000.

The FOS can be contacted at:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Tel: 0845 080 1800

Fax: 020 7964 1001

Referral to the FOS will not affect **your** right to take legal action against **us**.

Rentguard Insurance is specifically designed to meet the growing demands of landlords and tenants in the residential & commercial lettings market.

Ask about our full range of Rentguard products & services:

RESIDENTIAL LANDLORD INSURANCE
HOME BUILDINGS & CONTENTS
TENANTS CONTENTS INSURANCE
RENT & LEGAL PROTECTION

COMMERCIAL PROPERTY INSURANCE
OVERSEAS & UK HOLIDAY HOME
PERSONAL POSSESSIONS INSURANCE
TENANT REFERENCING

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