



Protect your possessions with Rentshield Direct

When renting a property, it makes sense to protect against the unexpected and, as a tenant, you are responsible for insuring your own possessions. But did you know that you are also liable for any damage you cause to your landlord's buildings and contents?

With Rentshield Direct, you can protect all the above - and your deposit - from as little as £8.00 per month and feel safe and secure in your new home.

Key benefits

- Content cover - minimum sum insured, £7500 can be increased
- Accidental loss or damage up to £2500 - to the landlord's buildings and contents for which you are legally liable as a tenant
- Occupier's legal liability - Up to £2 million for liability arising from loss or damage to property and £10 million in respect of death or injury to, or illness of your domestic employees for death, injury or illness arising directly out of and in the course of their employment to you

The following cover applies

- For any one valuable - £1000
- For any one claim valuable - £1500
- For money - £250
- For any one pedal cycle - £250
- For frozen food loss - £200

Excess - the standard excess is £85 for each claim

Monthly premium payment options available

(subject to acceptance - service charge applies)

GET A QUOTE

For a free no obligation quote please call us on

0845 070 2434

It couldn't be easier...

All you will need is the following:

- Full name of policy holder
- Risk address & postcode
- Required contents sum

And we will provide an instant quote and immediate cover if required.

Agents Name:

For further details about this cover, please refer to your agent, or contact the Quoteline on **0845 070 2434**, and give agents name as above.

Important - This key facts document is a summary of the policy only, and does not contain the full terms and conditions of the cover. These can be found in the Policy Wording Booklet. It is important that you read all of the policy documents carefully when you receive them.



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www.rentshielddirect.com

Authorised and regulated by the Financial Services Authority
Registered in England No-5616550

Contents Insurance for Tenants

Including accidental damage to Landlord's contents

keyfacts®

FREE QUOTE
0845 070 2434



Rentshield
DIRECT

Contact Rentshield on:
0845 070 2434

Protect your possessions...

Significant Features & Benefits

In addition to the standard perils, your policy includes the following features, which are explained in detail in the Policy Wording Booklet:

- Loss of rent up to 20% of the sum insured.
- Property owner's liability up to £2 million.
- Accidental damage to fixtures and fittings up to £2500.
- Loss of metered water up to £1000.
- Contents in the open up to £250.
- Accidents to domestic staff.
- Contents, if not otherwise insured, whilst temporarily removed from the premises.
- Replacement locks up to £250.
- Frozen food up to £250.

Standard Perils (Buildings & Contents)

Fire, explosion, lightning & earthquake	✓
Storm & flood	✓
Riots, civil commotions, strikes, labour and political disturbance	✓
Malicious persons	✓
Subsidence, heave or landslip	✓
Escape of water	✓
Theft or attempted theft	✓
Collision by aircraft, aerial devices, vehicles & animals	✓
Breakage or collapse of radio or TV aerials	✓
Escape of oil from fixed installations	✓
Falling of trees or branches	✓
Mirrors and glass - accidental damage	✓
Fatal injury, compensation	✓
Alternative accommodation	✓

Additional Products and Services

Personal possessions cover protects your valuables whilst outside the home, and within Europe, up to £1,000 per item.

Significant and unusual exclusions or limitations.

Your policy excludes some situations. Please refer to the section General Exclusions Applicable to the Whole of this insurance of your policy booklet for full details.

The most significant or unusual exclusions are outlined below.

Your policy excludes or limits the following:

- Radioactive contamination and nuclear assemblies
- Loss or damage as a consequence of war
- Loss or damage as a result of terrorism
- Loss or damage by any gradually operating cause
- Loss or damage whilst the home is undergoing certain renovations

Excesses

This policy usually carries an £85 excess, unless otherwise agreed. This policy carries a standard £1000 excess for the perils of subsidence, landslip and heave.

Duration of policy

The policy will remain in force for a period of 12 months from the date of commencement or as otherwise shown on the policy schedule.

Unoccupancy Clause

It is agreed that whilst the property described in the schedule has been unoccupied for 14 days or more, the following conditions apply:

- a) The premises are inspected at least once in every 14 day period by the Assured or his appointed representative.
- b) The water, gas and electricity supplies are turned off at the mains and the water system drained except where required to be maintained for central heating.
- c) If the central heating system is left in operation, it should be set for a minimum continual temperature of 15°C.

d) External door locks of a reasonable standard for the protection of the premises are fitted and in use at all times.

e) The insurer must be informed if the property remains unoccupied for more than 90 days.

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 wording, and you may incur a cancellation charge. Cancellation after 14 days will be refunded pro rata, less any commission or fees.

How to claim - Telephone Rentshield Direct claims line on 0845 070 2434. Claims must be submitted within 30 days of the incident.

Complaints - At Rentshield Direct, 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 the Policy Wording Booklet for details on the complaint procedure.

Details about our Regulator - Rentshield Direct is 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, or the Financial Services Authority can be contacted on 0845 606 1234.

Financial Services Compensation Scheme (FSCS)
Under Financial Services and Markets Act 2000, should Rentshield Direct be unable to meet all its liabilities to policyholders, compensation may be available. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.

This policy is underwritten by IGI Insurance Company Limited. Reg no 1229676. Authorised and regulated by the Financial Services Authority