

Rentguard Insurance

Insurance Product Information Document

Rentguard is a trading name of Arthur J. Gallagher Insurance Brokers Limited, which is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909.

Product: Military Kit Insurance

Underwriter: Fairmead Insurance Limited & ERGO Versicherung AG (UK Branch)

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Sections of cover you have bought are shown as operational in your schedule. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of Insurance?

This is a Military Kit & Contents insurance policy.



What is insured?

Section 1 Military Kit (In and away from the home)

✓ Accidental Loss or Damage to issued uniform kit and temporary issued kit arising from any or all the Perils stated in your Schedule

Section 2 Personal Possessions (in and away from the home)

✓ Accidental loss of or accidental damage to your personal possessions

Section 3 Contents in the home (This Section is Included if shown on the schedule)

- ✓ Loss or damage to your contents whilst in your home by causes listed within the policy wording.
- ✓ Alternative accommodation if your home becomes uninhabitable following damage covered under the contents section

Section 4 Personal Money and Credit Cards (This section is included if you have chosen to insure your contents or personal possessions and shown on the schedule)

- ✓ Personal Money
- ✓ Financial loss as a direct result of unauthorised use following loss or theft of any Credit Card provided that you comply with the terms under and conditions of the issuing authority.

Section 5 Pedal Cycles (This section is included if shown on the schedule)

✓ Accidental loss or damage to pedal cycles owned by you or your family up to the sum insured as specified on your schedule.

Section 6 Liability

- ✓ Liability to domestic staff
- ✓ Legal Liability to the public
- ✓ Tenants Liability arising under a license to occupy SFA, SSFA, SLA and Mess Accommodation or equivalent.



What is not insured?

Section 1 Military Kit (In and away from the home)

- ✗ Items held for the benefit of others
- ✗ Loss or damage whilst the home is unoccupied

Section 2 Personal Possessions (in and away from the home)

- ✗ loss or damage to model aircraft
- ✗ loss or damage to sports racquets
- ✗ loss or damage whilst the home is left unoccupied

Section 3 Contents in the home (This Section is Included if shown on the schedule)

- ✗ Loss or damage by frost
- ✗ [attempted] theft whilst the house is unoccupied
- ✗ Escape of water/oil while the home is unoccupied
- ✗ malicious damage while the home is unoccupied
- ✗ loss or damage to mirrors and glass while the home is unoccupied
- ✗ the cost of replacing keys and locks to a garage
- ✗ accidental damage while the home is unoccupied

Section 4 Personal Money and Credit Cards (This section is included if you have chosen to insure your contents or personal possessions and shown on the schedule)

- ✗ Losses not reported to the Police

Section 5 Pedal Cycles (This section is included if shown on the schedule)

- ✗ Loss or damage while being used for track racing or business
- ✗ Theft while away from the home unless in a building or securely locked to an immovable object

Section 6 Liability

- ✗ Liability covered under a compulsory insurance

General Exclusions

- ✗ Loss or damage occurring prior to the commencement of your insurance policy.
- ✗ Loss or damage caused by domestic pets, insects or vermin.
- ✗ Any loss or damage caused or allowed to be caused deliberately wilfully maliciously illegally or unlawfully by you or your family, or anyone lawfully in the home.
- ✗ Any loss or damage caused by wear and tear



Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be shown in your policy documents.
- ! Any individual item exceeding £2000 unless stated on your schedule
- ! For personal money and credit cards any amount exceeding £500
- ! For theft of pedal cycles any amount exceeding £3000



Where am I covered?

- ✓ Great Britain, including the Channel Islands and the Isle of Man and deployed overseas in your role for Her Majesty's Armed Forces.



What are my obligations?

- You must provide honest, accurate and complete information during the whole duration of your contract
- You should notify us immediately of any change in the risk or circumstances that may affect your insurance cover
- In the event of a claim you must notify us as soon as possible
- You must at all times keep the sums insured at a level which represents the full value of the property insured
- If there has been malicious damage theft or attempted theft, you must also tell the police immediately - incidents involving personal possessions must be reported with 24 hours



When and how do I pay?

You can pay for your policy as a one off payment via Credit/Debit Card or you can set up a Direct Debit. All Direct Debits are subject to a premium charge and instalments are spread over twelve months.



When does the policy start and finish?

The policy starts on the date of your choice and runs for 12 months. The start and finish date of your policy are found in your Certificate.



How do I cancel the contract?

You are entitled to cancel your insurance policy at any stage during the policy term. You are entitled to a cooling-off period of 14 days, from inception or receipt of your documents, whichever is the later, in which to consider the content of your insurance policy, and the extent of the cover therein. Cancellation of your policy within this period 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.

To cancel the contract you can either write to us at Rentguard Insurance, 27 Great West Road, Brentford, London, TW8 9BW or speak to our customer services team by calling 0208 587 1060.