



Protect your investment with Rentshield Direct

We understand how important it is to protect your investment, whether one property or a portfolio of properties, and to find services and products specifically for property letting. At Rentshield Direct, we provide a comprehensive range of insurance solutions solely for the rental market from buildings and contents to legal expenses cover in the event of a dispute. We also offer a fast and reliable Tenant Referencing facility to ensure you obtain a full and detailed picture of a tenant's suitability.

Key benefits

- **Loss of rent receivable** – while the property is unfit for occupation following an insured event for up to 12 months included at 20% of the building sum insured.
- **Landlord's legal liability** – up to £2 million for liability arising from accidental bodily injury or accidental damage to property including defence costs.
- **Landlord's contents** – up to 20% of the buildings sum insured, option available.
- **Malicious damage** – caused by the tenant up to £5,000.
- **Accidental damage cover** – option available.
- **Legal advice helpline** – 24 hours, 7 days a week.
- **Full cover for property unoccupied between lets.** (subject to conditions)
- **Excess** – the standard excess is £100 for each claim.
- **Monthly premium payment** – option available.
(subject to acceptance – service charge applies)

Other products for Landlord's from Rentshield

- **Legal Expenses Cover** – A comprehensive product that will cover the landlord's costs of any disputes between themselves and their tenant(s).
- **Landlord's contents & limited contents insurance**
A product designed for let premises where the building is insured by a property management company. This policy includes legal liability cover.

GET A QUOTE

For a free no obligation quote

Please call us on

0845 070 2434

or visit www.rentshielddirect.com

It couldn't be easier....

All you need is the following:

- Full name of policy holder
- Risk address & postcode
- Property re-build value (building sum insured)
- Required contents sum insured
- Proposed tenancy type

Tenancy type – Rates are based on tenancy type and will provide cover for professional lets, students, DSS and asylum seekers.

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.



Rentshield House • Unit 9 • Broadmeadow Trading Estate

Teignmouth • Devon • TQ14 9AE

Tel: 0845 070 2434 Fax: 01626 879 265

Email: insurance@rentshielddirect.com

www.rentshielddirect.com

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Quote Ref: PPLBC/0110

PLATINUM PLUS

Buildings and Contents Insurance for Landlords

Keyfacts®

FREE QUOTE
0845 070 2434



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DIRECT

www.rentshielddirect.com

PLATINUM PLUS

Buildings and Contents Insurance for Landlords

Rentshield Direct can provide differing levels of insurance cover to meet your needs and requirements, our Platinum Plus cover is just one of a number of options available to you. For more options or for further information call **Rentshield today on 0845 070 2434** or go online at www.rentshielddirect.com

Protect your investment...



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. (See key benefits)
- Property owner's liability up to £2 million.
- Damage to fixtures and fittings.
- Loss of metered water up to £5000.
- Malicious damage caused by tenants by up to £5000.
- Legal protection cover.
- Legal Advice Helpline.

Standard Perils (Buildings & Contents)

Fire, smoke and smoke damage	<input checked="" type="checkbox"/>
Lightning, explosion, earthquake	<input checked="" type="checkbox"/>
Storms or floods	<input checked="" type="checkbox"/>
Riots, violent disorder, civil commotion	<input checked="" type="checkbox"/>
Theft or attempted theft	<input checked="" type="checkbox"/>
Malicious damage	<input checked="" type="checkbox"/>
Subsidence, heave or landslip	<input checked="" type="checkbox"/>
Escape of oil from installations	<input checked="" type="checkbox"/>
Impact, collision, aircraft	<input checked="" type="checkbox"/>
Falling trees, posts or masts	<input checked="" type="checkbox"/>
Alternative accommodation	<input checked="" type="checkbox"/>
Fatal injury, compensation	<input checked="" type="checkbox"/>

Additional Contents Cover

Accidental damage is included for fixed glass (including mirrors & glass in furniture), sanitary fixtures and ceramic hobs, as well as televisions, video recorders and computers.

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

Unoccupancy Clause

It is agreed that should the property described in the schedule be unoccupied for 14 days or more, the following conditions would apply:

- The premises are inspected at least once in every 14 day period by the Assured or his appointed representative.
- 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.
- If the central heating system is left in operation, it should be set for a minimum continual temperature of 15°C
- External door locks of a reasonable standard for the protection of the premises are fitted and in use at all times.
- The insurer must be informed if the property remains unoccupied for more than 90 days.

Other terms and conditions may apply, dependent on circumstances.



Excesses – This policy usually carries a £100 excess for buildings and £100 for contents unless otherwise agreed. If the property is unoccupied the buildings excess is £500; no contents cover.

This policy carries a standard £1000 excess for the perils of subsidence, landslip and heave. Loss of rent – 2 weeks.

Duration of policy – The policy will remain in force for 12 months from the date of commencement, or as otherwise 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.

Cancellation after 14 days will be refunded pro rata, less any commission or fees.

How to claim – Telephone IGI claims line on 0115 941 1022. Please refer to the claims procedure in the policy wording.

Complaints – At Rentshield Direct, we pride ourselves on 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 Ltd – Reg No 1229676
Authorised and regulated by the Financial Services Authority