

## Tenants Liability Insurance

### **Liability Insurance specifically for tenants.**

In association with RGA Underwriting we can provide an insurance policy that insures any of the landlord's fixtures and fittings that you may be responsible for (under your Tenancy Agreement) against accidental damage, and also gives you the option to add your own contents cover.

### **Tenants Liability Cover**

12 months of cover,  
with annual payments.

**Includes Insurance Premium Tax.**



### **Instant quote and cover**

**Simply call us on 0333 332 3100** and an adviser will run through a quote and get you protected straight away.

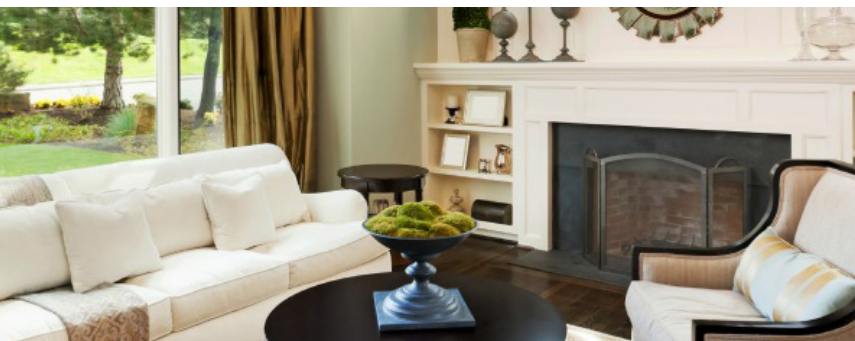
## Why insure through RGA?

Get **insurance** for your possessions in the property with the standard cover option. This includes protection for your landlord's fixtures, fittings and contents against accidental damage, and optional contents cover for your possessions against incidents such as fire, flood and theft.

According to the Tenancy Deposit Scheme, one of the most common reasons for deposit disputes is accidental damage of your landlord's possessions during a tenancy - a spillage on the carpet or a cracked sink can result in your deposit being used to repair or replace this type of damage, for example.

### **Tenants Liability Cover**

Can help protect all your landlord's furniture, fixtures and fittings for which you are legally responsible



## So what's included?

**All policies** include...

- Up to £10,000 of accidental damage to your landlord's fixtures, fittings, furniture and furnishings as standard

Significant exclusions:

- Loss or damage caused by pets
- Loss or damage if the property is lent or sub-let
- Wear and tear or gradually operating cause

## And even more optional cover...

In addition cover can be provided for loss or damage to contents contained in the home and its domestic outbuildings and garages caused by:

- Fire, smoke, explosion, lightning, earthquake, storm, flood or subterranean fire
- Riot, civil commotion, labour or political disturbances
- Malicious persons or vandals
- Escape of water, sewage or oil from any fixed heating or domestic water/installation, or plumbed-in domestic appliance
- Theft or attempted theft
- Collision involving aircraft or aerial devices or anything dropped from them, vehicles or animals
- Falling trees or branches, lamp posts or telegraph poles
- Contents temporarily removed from the home
- Additional costs of alternative accommodation
- Loss or theft of keys
- Garden ornaments and furniture

### Significant exclusions for perils...

- Theft in a rented property is only covered when force and violence is used to gain entry or exit
- Storm damage to contents out in the open is excluded
- Loss or damage caused by water overflowing from kitchen or bathroom fittings as a result of taps being left on

We can also cover accidental damage for all your possessions in the home, tenants liability, pedal cycles, personal effects and valuables, and worldwide valuables cover away from the home - subject to policy terms and conditions.

**Call us now for a quote - 0333 332 3100**

Simply call us and an adviser will run through a quote and get you protected straight away. We have a 14-day cooling off period, should you change your mind.

*Rent4sure in association with RGA Underwriting*



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Rent4sure Ltd is an appointed representative of ITC Compliance Ltd which is authorised and regulated by the Financial Conduct Authority (their registration number is 313486) and which is permitted to advise on and arrange general insurance contracts. Rent4sure's Company Registration Number is 6988086.

\* Valid until 31st May 2019