

About Simple Rent Guarantee

Policy Summary

This is a summary of the policy and does not contain the full terms & conditions of the cover, which can be found in the policy document. It is important that you read this document carefully when you receive it.

Who is the Insurer?

This policy is underwritten by UK Underwriting Limited on behalf of Fortis Insurance Limited Registered in England No.354568. Registered Office: Fortis House, Tollgate, Eastleigh, Hampshire, SO53 3YA.

What Is Rent Guarantee?

This policy provides a benefit of up to 6 monthly payments against rent arrears owed by the tenant under the tenancy agreement during the period of insurance. It also provides access to a 24 hour helpline in relation to legal issues. In the event of a valid claim the administrator will appoint one of their panel solicitors to handle your case.

What are the features & benefits of Rent Guarantee?

Protection of up to £15,000 for the following:

- The pursuit of rent arrears.
- Legal Expenses Protection of up to £10,000 for the following:
 - A breach by the tenant of any of their obligations under the tenancy agreement.
 - The eviction of anyone in the property without your permission.
 - The defence of civil or criminal proceedings in respect of any act or omission by you arising out of your ownership of the property.

Significant and / or Unusual Exclusions

Full details are provided in the policy document under the headings "Insured Events Specific Exclusions", "General Exclusions" and "General Conditions".

This policy does not cover:

- In relation to rent guarantee, 1 months rent will be deemed as the excess.
- Any claim under this policy unless you provide proof of a valid tenant reference.
- In respect of any event which occurred prior to purchasing this insurance.
- Before our written acceptance of a claim.
- Where the amount in dispute is under £250.
- Legal proceedings outside the territorial limits.
- An event which you notify to us more than 30 days after it occurred.
- Claims where your prospects of success are insufficient.

Duration of Policy

Cover is provided for either 6 or 12 months and will be stated on your policy schedule.

Cancellation Rights

We hope you are happy with the cover this policy provides. However, if you decide for any reason this policy does not meet your insurance needs then please cancel your policy online at www.simplerentguarantee.co.uk within 14 days of the start date. On the condition that no claims have been made or are pending, we will then refund your premium in full. Thereafter, you may cancel your policy at anytime, however no refund of premium will be available. The insurer shall not be bound to accept renewal of any insurance and may at any time cancel any policy document by sending 14 days notice to the insured at their last known address. Provided the premium has been paid in full the insured shall be entitled to a proportionate rebate of in respect of the unexpired period showing on the policy.

Making a Claim

To obtain advice in the UK please contact:

Legal Expenses 24hr helpline on: 0870 900 2168.

How Do I Make a Complaint?

It is the intention to give you the best possible service but if you do have any concerns about this policy or the handling of a claim you should in the first instance contact the administrator at:

The Managing Director,
Legal Insurance Management Ltd,
18 Hagley Road,
Stourbridge,
West Midlands
DY8 1PS
Tel: 01384 377 000

If you are still not happy with the response you have received, you have the right to ask The Financial Ombudsman Service to review your case.

Compensation Scheme

In the event that Fortis Insurance Limited is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). Please refer to the policy document page 2 headed "Compensation Scheme" for full details.