



This is a summary of your Rent Guarantee Insurance and does not contain the full terms and conditions of the cover, which can be found in the policy wording. It is important that you read the policy wording carefully when you receive it. **You should read this document carefully and immediately upon receipt of it** and, if you have any queries you should raise them with your insurance advisor. English Law will apply to the contract of insurance.

TYPE OF INSURANCE AND COVER

The Rent Guarantee Policy protects you, in respect of professional costs and unpaid rent as itemised in your policy wording, for the period commencing from when you pay or promise to pay the premium, which in no circumstances can exceed 12 months

SIGNIFICANT FEATURES AND BENEFITS

Your policy includes the following features, which are explained in detail in your policy leaflet:

Cover	Limit of Indemnity
Professional costs in proceedings if an insured event occurs during the period of insurance	Up to £10,000 of professional costs per claim
Monthly benefit in respect of rent arrears.	Up to 6 months or until vacant possession has been gained whichever is soonest
Benefit will be paid as stipulated in the policy wording at 1/30 th of the monthly benefit for each continuous day that rent is in arrears.	Once 6 months rent has been paid to the insured, the policy shall terminate and all cover shall cease

Significant and unusual exclusions or limitations

Your policy excludes some situations. Please refer to your policy wording for full details although the most significant or unusual exclusions are outlined below.

Benefit will not be paid in respect of the following:

- Which is not reported to the insurer within 30 days of it occurring
- Within the first 90 days of the period of insurance where the tenancy agreement commenced before the period of insurance.
- Where the insured fails to provide evidence relating to the tenant reference.
- Arising from and connected to the insured's performance of his obligations under the tenancy agreement
- Where there are insufficient prospects of success in the proceedings due to the terms of the tenancy agreement being unenforceable
- Arising from dispute between the insured and his agent or mortgage lender
- The insured event began to occur or had occurred before the insured purchased this policy
- The insured fails to give proper and prompt information or evidence to the insurer or the professional adviser
- The insured's act, omission or delay prejudices the insurers position in connection with the proceedings or prolongs the length of the claim
- The insured has breached a condition of this policy
- The insured has reasonably realized when purchasing this policy that a claim under this policy might occur
- Professional costs have not been agreed in advance or above those for which the insurer has given prior written approval

Duration of Policy

The policy will remain in force from the date of commencement for a period which in no circumstances will exceed 12 months.

Claims Procedure

If you have a claim, you must make it as soon as possible either by telephone (confirmed in writing) to AmTrust Europe Legal Ltd on 0161 817 7759 and your written communication should be addressed to AmTrust Europe Legal Ltd, 4th Floor Grange House, John Dalton Street, Manchester, M2 6FW

AmTrust Europe Legal Ltd is authorised and regulated by the Financial Services Authority. **You** can check these details on the Financial Services Authority Register by visiting the FSA website: www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Financial Services Compensation Scheme (FSCS)

AmTrust Europe Legal Limited, who underwrite this insurance are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if they cannot meet their obligations. This depends upon the type of insurance and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. Further information is available from the Financial Services Authority or the FSCS. The FSCS can be visited on the web at www.fscs.org.uk or by contacting the FSCS on 020 7892 7300.

Cancellation

Written confirmation of the cancellation of the policy may be given at any time by you or by us and/or the insurers. We and/or the insurers will give you a minimum of 14 days notice of cancellation to enable you to find alternative cover. You may cancel the policy by giving us written instructions.

Cooling off Period

Before you accept this policy you have 14 days to review your policy wording. If you are not totally happy with this policy and you have not made a claim you can write to us requesting that your insurance is cancelled and that any monies paid be returned. We will then cancel your insurance.

Complaints Procedure

If you have any complaint you can contact the Intermediary who arranged the insurance for you. If you wish to register a complaint in connection with the policy, please contact AmTrust Europe Legal Ltd in writing:

The Compliance Manager, AmTrust Europe Legal Ltd, 4th Floor Grange House, John Dalton Street, Manchester, M2 6FW; or

By Telephone: 0161 817 7700

By Fax: 0161 817 7701

If your problem isn't resolved you may contact the insurers, AmTrust Europe Ltd, Market Square House, St James' Street, Nottingham, NG1 6FG. The insurers will contact you within five days of receiving your complaint to inform you of what action they are taking. The insurers will try to resolve the problem and give you an answer within four weeks. If it will take the insurers longer than four weeks the insurers will tell you when you can expect an answer.

If the insurers have not given you an answer in eight weeks they will tell you how you can take your complaint to the Financial Ombudsman Service for review. This complaints procedure does not affect any legal right you have to take action against the insurers. If you are still not satisfied you can contact the:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR