

YOUR PRIVATE LANDLORDS POLICY



HomeGuard provides two kinds of coverage:

1. Home Contents or/and Building Insurance 2. Private Landlords Insurance.

Note: For Private Landlords Only

If you own a building and rent it out to a tenant, you can insure your tenanted building and contents by applying for a Private Landlords Policy. Please fill out the below in addition to the HomeGuard application form.

Note:

- You will STILL need to complete section 1, 2, 6, & 7 of HomeGuard application form if you choose to apply for the Private Landlords Policy.
- Please attach this form to the main HomeGuard application form.

Mr./ Mrs./ Miss First Name _____ Middle Name _____ Last Name _____

Your Tenanted Building Address _____

_____ Post Code _____

Our Private Landlords Policy is designed and priced to cover an individual landlords's tenanted property such as a building and the contents.

Please insure my tenanted property from ____ / ____ / ____ (dd/mm/yy) to ____ / ____ / ____ (dd/mm/yy)

Please select the appropriate coverages: Basic Cover Only Optional Cover A Optional Cover B (Optional Covers can not be chosen separately)

I BASIC COVER

Your Building. The Building includes Landlords's fixtures and fitting; tenants improvements for which the landlords is responsible; and contents of common parts of the building; driveway, yard, and car parks.

What is the Reinstatement Value of the Building you wish to insure? RMB _____

What is the Gross Area in m²? Less than 100 101-200 201-300 Over 300 please specify _____

Public Liability. This policy also covers private landlords's legal liability for damages and claimant's costs and expenses for the third party's bodily injury or property.

Sum Insured is up to RMB 2,000,000 per year per incidence.

2.1 OPTIONAL COVER A YES PLEASE INSURE MY LOSS OF RENT

Loss of Rent. If as a Landlords, your private dwelling is damaged and made uninhabitable, we will pay your loss of rent following the insured damages to the Buildings subject to 15% of Building sum insured amount.

My annual rental gross income is RMB _____

2.2 OPTIONAL COVER B YES PLEASE INSURE MY TENANTED CONTENTS

Tenanted Contents. Covers household goods and other articles in the Building or in domestic outbuilding, garages or a greenhouse owned by You as an individual landlords and provided by You to your tenants. Tenanted Contents include kitchen items, bathrooms fitting, dining, living and bedroom furniture, lighting and flooring, window covering and electronic items, (Defined as TV set, Home Entertainment Stereo, including but not limited to Hi-Fi, and Air-Conditioner).

Please indicate your sum insured for Tenanted Contents RMB _____

Among which the insured value of Electronic items is RMB _____

2.3 YOUR TENANTED CONTENTS LISTING

Please list any Tenanted Contents covered under Optional Cover B that are over RMB 10,000 in value and provide a copy to Sun Alliance Insurance (China) Limited of the receipt or valuation for our records. (If the space below is insufficient, please attach a separate sheet of paper)

Item	Description	Quantity	Value (RMB)	Receipt / Valuation enclosed
1				YES <input type="checkbox"/> NO <input type="checkbox"/>
2				YES <input type="checkbox"/> NO <input type="checkbox"/>
3				YES <input type="checkbox"/> NO <input type="checkbox"/>
4				YES <input type="checkbox"/> NO <input type="checkbox"/>
5				YES <input type="checkbox"/> NO <input type="checkbox"/>

NOW, HOMEGUARD ALSO OFFERS PRIVATE LANDLORDS AGAINST LOSS OF OR DAMAGE TO THEIR TENANTED BUILDING AND TENANTED CONTENTS

Private Landlords Insurance is designed and priced to cover individual landlords tenanted property such as building and contents.

POLICY FEATURES:

Basic Cover :

Your Building

If you are the owner of the Building, and let the Building out to a tenant, you can apply for this cover. The Building includes Landlords fixtures and fitting; tenants improvements for which the landlords is responsible; contents of common parts of the building; driveway, yard, and car parks. The cover indemnifies the Insured, the landlord in respect of the loss of or damage to the insured Building against loss and damage from an insured risk such as:

- Fire, explosion & lightning
- Riot, civil commotion, and strike
- Storm and flood
- Escape of water or oil from tank apparatus or pipe
- Earthquake
- Subsidence, landslip
- Theft involving forcible entry or exit
- Impact by any road vehicle or animal

Public Liability

This policy also cover private landlords's legal liability for damages and claimant's costs and expenses in respect of accidental bodily injury to or sickness of any person and accidental loss of or damage to material property.

Optional Cover :

Tenanted Contents

The option for you to protect your Tenanted Contents. This cover provides the protection for household goods and other articles in Building or its domestic outbuilding, garages or a greenhouse owned by You as an individual landlords and tenanted to the occupier. Tenanted Contents include, but are not limited to the following:

- Kitchen items
- Window covering
- Lighting and flooring.
- Bathrooms fitting
- Dining and bedroom furniture
- Electronic household appliance

Loss of Rent:

If as a Landlords, your private dwelling is damaged and made uninhabitable we will pay your loss of rent following the insured damages to the Building.

PRIVATE LANDLORDS INSURANCE BENEFIT AND PREMIUM

Basic Covers	Limits of Indemnity	Premium
Tenanted Building	Building : Reinstatement value of the Building.	Contact us for Quote
Bonus Cover: Public Liability	RMB 2,000,000 per incident per year	Free
Optional Cover (optional covers cannot be purchased separately)		
Tenanted Contents	Declared Value of Contents (subject to the copy of Valuation)	Contact us for Quote
Loss of Rent	Subject to 15% of Building Sum Insured	Contact us for Quote

Easy To Apply, Easy To Contact Us

To apply for this insurance please complete the application form enclosed and mail or fax it back to us. Payment can be made by credit card, bank transfer, or Cash at your choice. For more information regarding Private Landlords Policy, contact our Expatriate Team at:

Email: customercare@cn.rsagroup.com

Sun Alliance Insurance (China) Limited

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