

Landlord Legal Protection Insurance Insurance Product Information Document

Company: Legal Protection Group Limited

Product: Landlord Legal Protection



This insurance is:

- Arranged and managed by Legal Protection Group Limited, registered in England and Wales number 10096688. An appointed representative of Eldon Insurance Services Limited, who are authorised and regulated by the Financial Conduct Authority (FCA No. 477112)
- Underwritten by Alwyn Insurance Company Limited, P.O. Box 1338, First Floor Grand Ocean Plaza, Ocean Village, Gibraltar. Registered in Gibraltar, number 106261. Authorised and regulated by the Gibraltar Financial Services Commission.

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect. Please note, all amounts shown below include any applicable tax.

What is this type of insurance?

Landlord Legal Protection is a legal expenses insurance contract which provides insured legal advice and representation in disputes relating to a residential property let:

- under an assured shorthold tenancy, a short assured tenancy or an assured tenancy as defined by the Housing Act 1988 (updated and amended by the Housing Act 1996);
- under the Housing (Scotland) Act 1988 or private residential tenancies defined in the Private Housing (Tenancies) (Scotland) Act 2016;
- under the Private Tenancies (Northern Ireland) Order 2006;
- to a limited company or business partnership for residential use by their employees;
- where you permanently live at the property.



What is insured?

Up to £50,000 legal costs and expenses for each insured incident.



What is not insured?

There is no cover:

Repossession

- ✓ Obtaining vacant possession of your property from the tenant.

- ✗ Where you have not issued the correct notices.
- ✗ Where your property is subject to a licensing scheme and a current valid licence has not been issued or you have not complied with its terms and conditions

Rent Recovery

- ✓ Pursuing rent owed to you under a tenancy agreement

- ✗ Where rent is overdue by less than a month.

Damage to Your Property

- ✓ Pursuing your legal rights against the tenant or another party who has caused damage to your property or its contents.

- ✗ For less than £500 in dispute.
- ✗ Where a detailed inventory has not been agreed and signed by the tenant.

Nuisance and Trespass

- ✓ A dispute relating to a legal nuisance or trespass which interferes with the use, enjoyment or right over your property.
- ✓ Evicting anyone who is not your tenant from your property.

- For disputes about:
- ✗ compulsory purchase orders, repossession or planning permissions, building regulations or controls;
 - ✗ government, public or local authority works (other than where these damage your property).

Defence of Criminal Prosecutions

Defending your legal rights if an event arising from letting your property leads to you being:

- ✓ interviewed by the Police or other prosecuting authorities where suspected of committing a criminal offence;
- ✓ prosecuted in a criminal court.

- ✗ For fines, compensation, damages or penalties awarded against you including any costs you are ordered to pay by a criminal court.

Tax Enquiries

- ✓ An HMRC investigation into your personal tax affairs.

- ✗ Where returns are not complete, correct and on time.
- ✗ For Business tax affairs.

Legal and Tax Advice Helpline

- ✓ Confidential telephone legal advice on legal or tax matters under UK, Isle of Man or Channel Islands law.

- ✗ Helplines are available 24-hours a day but in some cases we may need to call you back.



Are there any restrictions on cover?

There is no cover under this policy for:

- ! any circumstances which you were aware of before the start date of this insurance; or
- ! any costs incurred before we have accepted your claim or which we have not authorised in advance.
- ! This is a claims-made policy, which means all claims must be reported to us while your policy is in force or within 14 days of its expiry.
- ! There must always be more than a 50% chance that any claim will have a successful outcome.
- ! We will always select the legal representative to assist with your claim. If proceedings are issued or if there is conflict of interest, you may choose your own legal representative providing they agree to our standard terms of appointment, including charging rates.



Where am I covered?

- ✓ The United Kingdom of Great Britain and Northern Ireland.



What are my obligations?

You must:

- keep to the terms and conditions of the policy;
- take reasonable precautions to minimise claims and unnecessary costs;
- supply Legal Protection Group Limited and your legal representative with honest and accurate information when asked to do so;
- co-operate fully with Legal Protection Group Limited and your legal representative;
- notify Legal Protection Group Limited of any claim as soon as reasonably possible.



When and how do I pay?

The premium for this policy is payable to your broker before the intended start date (unless paid by monthly instalments). Your broker will confirm the total amount payable, payment dates and any available payment options.



When does the cover start and end?

Unless otherwise agreed, your cover will last for one year, starting from the date specified in your policy schedule.



How do I cancel the contract?

You can cancel this policy by notifying your broker within 14 days of either the start date or the date you receive your policy documents, whichever is later. Providing no claims have been made during the current period of insurance, the premium will be refunded in full.

You can cancel at any other time by giving your broker 7 days' notice. Providing no claims have been made during the current period of insurance, you will receive a pro-rata refund for the remaining time on cover and your broker may apply additional charges.