

# Landlord Legal Expenses Insurance

## Insurance Product Information Document

**Company:** Royal & Sun Alliance Insurance plc

**Product:** Landlord Legal Expenses & Rent Guarantee

This insurance is administered by Legal Insurance Management Ltd (552983) and underwritten by Royal & Sun Alliance Insurance plc (202323). Both are registered in the United Kingdom and authorised and regulated by the Financial Conduct Authority. Royal & Sun Alliance plc are also regulated by the Prudential Regulation Authority.

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.

### What is this type of Insurance?

This landlord premier legal expenses insurance provides cover for the company, firm, partnership, management agent, association or individual which owns or is responsible for the property noted on the policy schedule which is let solely for domestic residential purposes.



#### What is insured?

The policy provides legal expenses protection for the events listed up to a maximum liability of £100,000 in respect of any one claim and a total of £100,000 within the period of insurance. Rent protection cover is provided for the monthly rent shown in the tenancy agreement up to a maximum amount of £2,500 per month for a maximum of 6 months following deduction of the excess.

The insurer will indemnify you against:

- ✓ Rent Protection
- ✓ Eviction
- ✓ Property Owners Legal Expenses
- ✓ Repair & Renovation Disputes
- ✓ Health & Safety Prosecutions
- ✓ Tax Protection
- ✓ Attendance Expenses



#### What is not insured?

- ❑ Any claim not notified to us within 45 days of the date of event;
- ❑ Any claims occurring within the first 90 days of the first period of insurance if the tenancy agreement commenced before the inception date of the policy, or arising within 90 days of the first period of insurance unless it can be evidenced that you previously held comparable legal expenses insurance cover immediately prior to the inception date of this policy;
- ❑ Claims which occurred outside the territorial limits;
- ❑ Claims which did not occur during the period of insurance.



#### Are there any restrictions on cover?

- ! An excess will apply for any claims reported under Rent Protection, as detailed in your policy schedule;
- ! There must be reasonable prospects of success for us to accept your claim, being a 51% or greater chance that you will recover losses or damages or make a successful appeal or defence of any appeal in your pursuit of civil or criminal proceedings;
- ! If you choose to issue the statutory and contractual notices without assistance from us, we will not cover any additional loss of rent or any associated costs as a result of your failure in issuing the notices correctly;
- ! Any deposits must be properly protected in accordance with the relevant legislation or deposit protection scheme;
- ! The insurer will not pay claim under the Tax Protection section when the policyholder is acting as a letting agent, management agent or a limited company.
- ! The insurer will not pay claims under the Rent Protection section until the rent has been in arrears for the equivalent of one complete month;
- ! The Attendance Allowance is limited to a maximum of £100 per day and £1,000 maximum for any one claim;
- ! Following a claim under this policy we will require the following information:
  - A copy of the tenancy agreement;
  - A copy of the tenant reference(s);

- An up to date rent schedule;
- A copy of the guarantor referencing and agreements (where applicable);
- Copies of any notices and correspondence which has been exchanged between you and the tenant (and guarantor where applicable), for example, but not limited to, eviction notices, requests for payment of rent;
- Confirmation that any deposit taken has been properly protected in accordance with the relevant legislation or deposit replacement scheme;
- Copies of the Gas Safety Certificate and confirmation this was provided to the tenant at the start of the tenancy (where applicable);
- Copies of the Energy Performance Certificate and confirmation this was provided to the tenant at the start of the tenancy;
- Evidence that the How to Rent Guide has been issued to the tenant prior to the tenancy agreement (where applicable).
- A copy of the check-in and check-out inventories of contents and conditions of the property.



### Where am I covered?

Cover is provided in respect of properties located within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man.



### What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



### When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



### When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



### How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.