

# RENT GUARANTEE & LEGAL EXPENSES INSURANCE

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# RENT GUARANTEE & LEGAL EXPENSES INSURANCE

## MEANING OF WORDS AND TERMS

The following words or phrases have the same meaning wherever they appear in this policy document:

<b>adviser's costs and expenses</b>	<p>a. Reasonable and necessary costs, fees and disbursements chargeable by the <b>appointed adviser</b> which have been agreed by <b>us</b> in accordance with <b>our standard adviser's terms of appointment</b>.</p> <p>b. Costs and disbursements incurred by the other party in civil cases if <b>you</b> are ordered to pay them or pay them with <b>our</b> agreement.</p>
<b>appointed adviser</b>	<p>The law firm, accountant or other suitably qualified person appointed by <b>us</b> to act on <b>your</b> behalf, under the terms and conditions of this insurance and in accordance with <b>our standard adviser's terms of appointment</b>. For the avoidance of doubt, the <b>appointed adviser</b> will not include any litigant in person (where an <b>insured person</b> provides their own representation).</p>
<b>agreed eligibility criteria</b>	<p>Cover under this policy is subject to <b>your tenant</b> either:</p> <p>a. meeting the eligibility criteria specified under <b>our</b> obligation to you; or</p> <p>b. obtaining a satisfactory reference from Rightmove Landlord and Tenant Services Limited (or otherwise meeting Rightmove's qualifying criteria) under the terms expressly agreed between <b>us</b> and Rightmove Landlord and Tenant Services Limited for the duration of your <b>period of insurance</b>.</p> <p>If neither criteria are satisfied, this policy will be deemed void and no claims will be payable.</p>
<b>insured incident</b>	<p>An incident or event or the first in a series of incidents or events, arising at the same time or from the same originating cause, which leads to a claim under this insurance and where <b>we</b> have agreed to provide cover under the terms and conditions of this insurance.</p>
<b>insured property</b>	<p>The property specified in the attached schedule which is:</p> <p>a. occupied for residential purposes;</p> <p>b. located in the <b>territorial limit</b>; and</p> <p>c. let under a <b>tenancy agreement</b>.</p>
<b>insurer</b>	<p>Financial &amp; Legal Insurance Company Limited, No. 1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire SK8 3GW.</p>
<b>limit of indemnity</b>	<p>The most the <b>insurer</b> will pay for any one <b>insured incident</b> (including any subsequent appeal agreed by the <b>insurer</b>) is:</p> <p>a. for <b>insured incident 2 a) Rent Protection</b> : the monthly rent shown in the <b>tenancy agreement</b> subject to a maximum of £8,000 per calendar month.</p> <p>b. for <b>insured incident 4 a) Alternative Accommodation</b>: £175 per day for a maximum 30 days;</p> <p>c. for <b>insured incident 4 b) Storage Costs</b>: £15 per day for a maximum 30 days;</p> <p>d. for all <b>insured incidents</b> £100,000.</p>
<b>period of insurance</b>	<p>The period of time covered by this policy as shown in <b>your</b> schedule and any further period(s) this insurance is renewed for.</p>

# RENT GUARANTEE & LEGAL EXPENSES INSURANCE

## MEANING OF WORDS AND TERMS

<p><i>reasonable prospects of success</i></p>	<p>For each <b>insured incident</b> there must always be more than a 50% chance that <b>you</b> will:</p> <ol style="list-style-type: none"> <li>recover any losses or damages;</li> <li>successfully defend a claim or prosecution;</li> <li>succeed in reducing a sentence, penalty or a fine if <b>you</b> plead guilty in a criminal prosecution;</li> <li>succeed in enforcing a judgment or obtain a legal remedy which <b>we</b> have agreed to; or</li> <li>make a successful appeal or defence of an appeal.</li> </ol> <p>In all cases <b>we</b> or a suitably qualified expert acting on <b>our</b> behalf will assess whether <b>reasonable prospects of success</b> exist. This assessment will also take into account whether a reasonable person would wish to pursue such a dispute if this insurance was not in force.</p> <p>It will further take into consideration any current or proposed changes to legal process, whether permanent or temporary, imposed by a competent authority following an unforeseen systemic event.</p>
<p><i>standard adviser's terms of appointment</i></p>	<p>A separate agreement <b>we</b> require an <b>appointed adviser</b> to enter into with <b>us</b>. This agreement sets out the <b>appointed adviser's</b> responsibilities and the amounts the <b>insurer</b> will pay the <b>appointed adviser</b> in respect of an <b>insured incident</b>.</p>
<p><i>tenancy agreement</i></p>	<p>A written legally binding agreement, containing an enforceable termination clause, between <b>you</b> and the <b>tenant</b> to occupy <b>your insured property</b>, under:</p> <ol style="list-style-type: none"> <li>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); or</li> <li>the Housing (Scotland) Act 1988 or a private residential tenancy (as defined in the Private Housing (Tenancies) (Scotland) Act 2016); or</li> <li>the Private Tenancies (Northern Ireland) Order 2006; or</li> <li>a standard contract under the Renting Homes (Wales) Act 2016; or</li> <li>an agreement with a limited company or business partnership for residential use by their employees; or</li> <li>a private residential tenancy where <b>you</b> permanently live at <b>your insured property</b>.</li> </ol> <p>For the avoidance of doubt, this does not cover an agreement between the <b>tenant</b> and another party to sublet the <b>insured property</b> without <b>your prior agreement</b>.</p>
<p><i>tenant</i></p>	<p>The person(s) or business declared to <b>us</b> and named in the <b>tenancy agreement</b> who occupies or has occupied <b>your insured property</b>. For the avoidance of doubt, this does not cover an agreement between the <b>tenant</b> and another party to sublet the <b>insured property</b>.</p>
<p><i>territorial limit</i></p>	<p>England, Scotland, Wales and Northern Ireland.</p>
<p><i>vacant possession</i></p>	<p>The date on which <b>your insured property</b> is surrendered by the <b>tenant</b> either by returning the keys, abandoning <b>your insured property</b> or when the <b>tenant</b> is evicted from <b>your insured property</b> through a court process.</p>
<p><i>we, us, our</i></p>	<ol style="list-style-type: none"> <li>Legal Protection Group Limited, who administer and manage this insurance on behalf of the <b>insurer</b>.</li> </ol>
<p><i>you, your</i></p>	<p>The person named in the schedule who has purchased this insurance, and has a direct financial interest in the letting of <b>your Insured Property</b>.</p> <p>Where this policy is in the name of any party other than the landlord of the <b>Insured Property</b>, <b>we</b> may require <b>you</b> to provide written evidence of <b>your financial interest</b> in the <b>insured property</b>, including, but not limited to, any contractual agreement to pay for rent or damages on behalf of the <b>tenant</b>.</p>

# RENT GUARANTEE & LEGAL EXPENSES INSURANCE

## CONTRACT OF INSURANCE

### INTRODUCTION

Thank **you** for purchasing Landlord Legal and Rent Protection insurance from Legal Protection Group Limited.

This insurance will provide assistance to pursue or defend **your** legal rights in a range of issues arising from the letting of **your Insured Property** including:

- Getting possession of **your insured property**
- Recovering rent owed to **you**
- Damage caused to **your insured property**
- Defence of criminal prosecutions
- HMRC enquiries into **your** personal tax affairs
- Access to 24-hour **Helpline Services**
- Rent arrears whilst **vacant possession** is being pursued
- Alternative accommodation and storage costs
- Nuisance or trespass
- Disputes over the purchase of goods or services
- Attending court as a witness

This is **your** Landlord Legal and Rent Protection policy document and it provides evidence of the contract between **you** and the **insurer**.

This document forms part of **your** policy, along with any attaching schedule, endorsement or, where applicable, a completed proposal form. Together these documents will give **you** full details of **your** cover, which **insured incident** are in force and the obligations between **you** and **us** and the **insurer**.

Please carefully read all documents and contact the person who sold **you** this insurance if **you** have any queries or if any information is missing, incorrect or needs to be changed. It is important that **you** inform the person who sold **you** this insurance of any inaccuracies or changes as soon as possible.

Please keep all documents in a safe place in the event **you** need to refer to its terms and conditions, use the **Helpline Services** or make a claim.

# RENT GUARANTEE & LEGAL EXPENSES INSURANCE CONTRACT OF INSURANCE

## OUR OBLIGATION TO YOU

In return for you paying or agreeing to pay the premium:

- the insurer will provide the cover and benefits shown in your schedule and detailed in this policy wording, subject to its terms, exclusions, conditions and any endorsements; and
- the insurer will pay adviser's costs and expenses and, where applicable, rent arrears, alternative accommodation and storage costs and witness expenses, up to the limit of indemnity for any one insured incident.

Provided that:

- i. the insured property is in a suitable condition to be let as a private residence;
- ii. the insured incident happens in the territorial limit;
- iii. the insured incident is reported to us as soon as possible and within the period of insurance; (if this insurance is not renewed, any claim must be reported within 14 days of the expiry of the period of insurance);
- iv. any claim relating to unpaid rent is reported to us within 30 days of the rent becoming due and payable and without prejudice to the timescales to issue any appropriate notice;
- v. the insured incident always has reasonable prospects of success which must be present throughout the duration of your claim; and
- vi. any proceedings or other methods we agree to resolve your claim are dealt with by a court or other body within the territorial limit.
- vii. before the tenancy agreement starts, you must have obtained a satisfactory reference for each tenant (or their guarantor) from a licensed tenant referencing agency which fulfils our agreed eligibility criteria. The agreed eligibility criteria which applies to this insured incident depends on whether the insured property is let to a limited company or business partnership or an individual, as outlined below.  
Claims for tenancy agreements commencing prior to the period of insurance are not deemed subject to this condition and will be accepted subject to the other applicable terms, conditions and exclusions of the enclosed policy.
- viii. If the insured property is let to a limited company or business partnership for residential use by their employees, this insurance will only apply where the company or business partnership has passed a satisfactory tenant reference from Rightmove Landlord and Tenant Services Limited which fulfils our agreed eligibility criteria. For the avoidance of doubt, no references or qualifying criteria from alternative referencing providers will be deemed acceptable by the insurer.
- ix. If the insured property is directly let to an individual tenant, this insurance will only apply where, at the start of the tenancy agreement and prior to any rent increase for an existing tenancy agreement which exceeds either:
  - 10% of the existing annual rent; or
  - the tenant's individual affordability, as verified by the tenant reference;

you have obtained either a satisfactory tenant reference from Rightmove Landlord and Tenant Services Limited, which fulfils our agreed eligibility criteria; or, unless we have agreed otherwise:

- a reference from a landlord or managing agent if the tenant has been in rented accommodation within the last three months.
- confirmation that the tenant's (or their guarantor's) gross annual salary or income is at least 30 times the proposed monthly rent.
- a credit history check confirming an acceptable risk or credit score which reveals no:
  - County Court Judgment or Individual Voluntary Arrangement for an amount exceeding £300, which was incurred:
    - less than 2 years prior to the period of insurance; or
    - more than 2 years prior to the period of insurance where the debt had not been satisfied when the reference was conducted;
  - bankruptcies or debt relief orders which were incurred less than 5 years prior to the period of insurance.
- before the tenancy agreement starts, you have taken a detailed inventory of your insured property's condition and contents which has been agreed by the tenant.

### Legal Protection Group Limited Head and Registered Office

8 Pinkers Court, Briarlands Office Park, Gloucester Road, Rudgeway, Bristol BS35 3QH.

Legal Protection Group Limited company number 10096688.

Website: [www.legalprotectiongroup.co.uk](http://www.legalprotectiongroup.co.uk)

Legal Protection Group Limited (firm reference number 749446) is an appointed representative of Riviera Insurance Services Limited (firm reference number 786116). Riviera Insurance Services Limited is authorised and regulated by the Financial Conduct Authority.

This Landlord Legal and Rent Protection insurance is underwritten by Financial & Legal Insurance Company Limited (the insurer). Further information concerning the insurer can be found in the General Information section of this policy.

# RENT GUARANTEE & LEGAL EXPENSES INSURANCE

## POLICY SCHEDULE

This policy schedule forms part of the Landlord Legal and Rent Protection insurance contract between **You** and Financial & Legal Insurance Company Limited ("the insurer"). Legal Protection Group Limited administer and manage this insurance on behalf of the insurer.

Please carefully check the information contained in this schedule to ensure it is correct. If anything is incorrect or needs to be changed, please inform the person who sold **you** this insurance policy immediately.

### DUTY OF DISCLOSURE

**You** must tell the person who sold **you** this insurance policy about any material circumstances which may affect this insurance and which have occurred either since this insurance started or since its last renewal date. A circumstance is material if it influences the **insurer's** judgement in deciding whether to provide this insurance and on what terms and failure to disclose any material information could affect the extent of cover provided. If **you** are in any doubt as to what information should be disclosed, please disclose it anyway.

<i>Policy Number:</i>	<i>LPGBTE038/LPGAGY003/072146</i>
<i>Insured:</i>	<i>Example Policyholder Name</i>
<i>Insured Address:</i>	<i>123 Example Street, Example Lane, EXAMPLE</i>
<i>Period of Insurance:</i>	<i>From 03/01/2024 to 02/01/2025</i>
<i>Excess:</i>	<i>Nil</i>
<i>Monthly rent:</i>	<i>£3001</i>
<i>Monthly rent indemnity limit:</i>	<i>£8,000</i>

# RENT GUARANTEE & LEGAL EXPENSES INSURANCE

## WHAT TO DO IF YOU NEED TO MAKE A CLAIM

If **you** are involved in a legal dispute relating to **your insured property** which cannot be resolved by using **our Helpline Services** and needs to be reported as a claim under this insurance, please phone **our** dedicated claims reporting line on **0344 840 6345** which is open 24 hours a day, 365 days a year. All calls are recorded for training purposes.

Please have ready **your** policy number or the name of the organisation who sold **you** this insurance.

Please note the following important information:

- a. **You** must report **your** claim to **us** on **0344 840 6345** as soon as **you** become aware of any circumstances which could give rise to a claim under this insurance. Any claim relating to unpaid rent must be reported to **us** within 30 days of the rent becoming due and payable.

This 30-day reporting period is in place to minimise the duration of any arrears indemnified by this policy. Currently the legal right to evict for non-payment of rent usually arises following 2 months' arrears and the appropriate notice should be issued at the earliest opportunity where all other measures to recover the debt have failed. Where a claim for rent is reported within 30 days, the **appointed adviser** is more likely to be able to mediate a timely eviction before a notice would otherwise be issued and without recourse to subsequent legal action.

For this reason, later-reported claims will not be repudiated (subject to **reasonable prospects of success**), however, where any claim for rent is notified more than 30 days in arrears, the insurer will only pay the amount of rent which fell due between the date the claim was reported to **us** and the date **vacant possession** is obtained. This does not affect any claims for rent following vacant possession, under insured incident **2 b**, where the **insured property** cannot be relet due to damage caused by the former **tenant**.

- b. In cases where rent arrears have accrued, **you** must agree to **our appointed representative** taking all appropriate steps to negotiate the rent arrears with the defaulting **tenant** or any applicable guarantor before a notice of eviction is served upon the **tenant** to quit the **insured property** (please note this is a condition for cover to subsequently apply under **insured incident 2 – Rent Protection**).
- c. Be ready to provide as much information concerning the claim as possible. This may include copies of **tenancy agreements** or agreements entered into with other parties, names and addresses of all parties involved, the deeds to **your insured property** and contact details of any witnesses. **we** may also ask **you** to provide other information relevant to the claim as part of its assessment which may involve completing a claims form.
- d. This is a claims made insurance which means that claims must be notified to **us** during **your period of insurance**. If **your** policy expires and **your** claim is reported more than 14 days after the expiry date, **we** will not be able to assist with the claim.
- e. **We** will not provide cover if the circumstances giving rise to a claim exist before the start date of this insurance (please refer to **General exclusions applying to the whole policy 1**).
- f. Under no circumstances should **you** instruct **your** own lawyer, accountant or legal representative or incur any costs before the **insurer** has accepted the claim as the **insurer** will not pay any costs incurred without **their** agreement. Unless it is necessary to start legal proceedings (starting an action in a court to settle a dispute) or if there is a conflict of interest (where **our** chosen **appointed adviser** cannot act for **you** as to do so would breach their professional code of conduct), **we** will appoint **our** own **appointed adviser** to act on **your** behalf if the **insurer** accepts **your** claim. This excludes any claim that falls under insured incident 2, Rent Protection, where we retain the right to appoint our own appointed adviser.
- g. Once all relevant information has been received, **your** claim will be assessed and **we** will let **you** know if **we** can help. Please note that **reasonable prospects of success** must be present throughout the duration of any claim and cover could be withdrawn if at any stage **reasonable prospects of success** no longer exist which could be as a result of new information emerging regarding the claim or as legal arguments develop.
- h. If the **insurer** is unable to cover **your** claim, then **we** will explain the reasons why and discuss any other available methods (which may be at **your** expense) to help achieve a successful outcome.

# RENT GUARANTEE & LEGAL EXPENSES INSURANCE

## INSURED INCIDENT

### INSURED INCIDENT 1 - REPOSSESSION

*What you are covered for*

*adviser's costs and expenses to pursue your legal rights to gain vacant possession of your Insured Property from the tenant.*

*Please note that:*

- i. in cases where rent arrears have accrued, you must have agreed to our appointed representative taking all appropriate steps to negotiate the rent arrears with the defaulting tenant or any applicable guarantor before a notice of eviction is served upon the tenant to quit the insured property. Where you do not agree to this course of action, no rent arrears will be payable under insured incident 2, rent protection.*
- ii. where our appointed adviser is unable to negotiate a satisfactory outcome with your tenant, the tenant must be issued with the correct notices required to obtain vacant possession of your Insured Property (we can assist you with this) and statutory legislation relating to the letting of your insured property must have been complied with;*
- iii. where your insured property is subject to any mandatory, selective or additional licence scheme, a current and valid licence must have been issued by the relevant authority and the terms and conditions of that licence complied with.*

### INSURED INCIDENT 2 - RENT PROTECTION

*What you are covered for*

*Where the insurer has accepted your claim under insured incident 1 Repossession, the insurer will pay up to the limit of indemnity:*

- a. unpaid rent which is due to you under the terms of a tenancy agreement up to the limit of indemnity until our appointed adviser obtains vacant possession of your insured property. your insured property;*
- b. 75% of the monthly rent that would have been due to you for a maximum of three months or until your insured property is ready to be re-let, whichever happens sooner, if you are not able to re-let your insured property immediately once vacant possession has been obtained due to damage or neglect caused by the former tenant.*

# RENT GUARANTEE & LEGAL EXPENSES INSURANCE

## INSURED INCIDENTS

**Please note that:**

- i. any payments we agree to will be made 30 days after the date of our acceptance email.
- ii. you must have kept clear and up-to-date rental records, including evidence of any arrears and any accompanying correspondence relevant to the claim.
- iii. any payments made by the **tenant(s)** (or any other parties) will reduce, or negate, any benefits due from us.
- iv. if we have not accepted the full amount of your claim, you will be informed of this by email.
- v. once the claim is deemed settled by us, you will receive a letter informing you that the case is now closed.
- vi. where a policy is purchased after the **tenancy agreement** starts, you must confirm that the **tenant** is not currently in any arrears and has not been overdue for any rent payments by more than 14 days in the last 90 days.
- vii. following **vacant possession**, you must:
  - a. submit a claim for any deposit, previously paid by the **tenant**, to the full value of any rent claimed under this insured incident; and
  - b. pay us the full amount recovered from the deposit within 30 days of this amount being paid to you.
  - c. provide copies of your claim from the deposit and any subsequent adjudication at our request.

Where dilapidations are awarded from the deposit (and where these are not the subject of a claim under insured incident 2b), a proportionate amount will be deducted from the deposit payable to us for rent indemnity.

Failure to comply with this condition may result in your policy being cancelled and further policies being refused to you.

**What you are not covered for**

- i. Any rental payments once **vacant possession** has been obtained other than in the circumstances described in 2 b) where **your Insured Property** cannot immediately be re-let due to damage or neglect caused by the former **tenant**.
- ii. Any claim under 2b) after the **insured property** has been listed for rent.
- iii. Any rent due during any period of unreasonable delay in issuing an appropriate notice or complying with a reasonable request by the **appointed adviser**.
- iv. Any action not authorised by an **appointed adviser** which prejudices the amount of rent payable by the **insurer**.
- v. More than 12 rental payments where the **tenant** submits a valid defence to the eviction.
- vi. Any claim where you are unable to provide written evidence of your financial interest in the:
  - a. rent, for a claim under **insured incident 2 a**; or
  - b. property damage for any claim under **insured incident 2 b**.

For example, where you are not the landlord of the **insured property**, you would need to provide us with a copy of a contract between you and the landlord and/or any other agent in which you agree to pay the full amount of rent or damages to the landlord or agent in the event of non-payment by the tenant. No claim will be valid under this **insured incident** where you are unable to evidence your contractual liability for the full amount claimed.

# RENT GUARANTEE & LEGAL EXPENSES INSURANCE

## INSURED INCIDENTS

### INSURED INCIDENT 3 - RENT RECOVERY

*What you are covered for*

*adviser's costs and expenses to pursue your tenant to recover rent they owe to you under the terms of the tenancy agreement.*

*Please note that the rent must have been overdue for at least one calendar month.*

### INSURED INCIDENT 4 - ALTERNATIVE ACCOMMODATION AND STORAGE COSTS

*What you are covered for*

*Where the tenancy agreement has ended and you are seeking vacant possession of your Insured Property under a claim covered by this insurance, the insurer will pay up to:*

- a. £175 (including VAT) per day for a maximum period of 30 days towards the costs of alternative accommodation; and/or*
- b. £15 (including VAT) per day for a maximum period of 30 days towards the cost of storing your personal possessions*

*Please note that the insurer will only be liable for these payments if you intend to live in your insured property once vacant possession is obtained and you have no other suitable accommodation available during this period*

### INSURED INCIDENT 5 - DAMAGE TO YOUR PROPERTY

*What you are covered for*

*adviser's costs and expenses to pursue your legal rights against the tenant or any other party following an event where that tenant or other party has caused direct physical damage to your insured property, including its contents.*

*Please note that:*

- i. the amount in dispute must be more than £500;*
- ii. where the claim is against a tenant, before the tenancy agreement starts, you have taken a detailed inventory of your insured property's condition and contents which has been agreed and signed by the tenant.*

*What you are not covered for*

*Any claim arising from a contract you have entered into (other than the tenancy agreement where the claim is against the tenant).*

# RENT GUARANTEE & LEGAL EXPENSES INSURANCE

## INSURED INCIDENTS

### INSURED INCIDENT 6 - NUISANCE AND TRESPASS

*What you are covered for*

**a. Nuisance**

*adviser's costs and expenses to pursue your legal rights in a dispute with a third party who is not your tenant relating to a legal nuisance which interferes with the use, enjoyment or right over your insured property.*

*Please note that where the claim relates to a dispute over the boundary of your insured property, you must be able to supply us with proof of where that boundary lies.*

**b. Trespass**

*adviser's costs and expenses to pursue your legal rights to evict anyone who is not your current or former tenant from your insured property.*

*Please note that in England, Wales and Scotland, squatting in a residential property is a criminal offence and in such circumstances you should first contact the Police for assistance.*

*What you are not covered for*

*Any claim relating to:*

- i. compulsory purchase orders, repossession or planning permissions, building regulations or restrictions or controls placed on your Insured Property by any government, public or local authority;*
- ii. any work carried out by, or under the order of, government or public or local authorities or their contractors (unless the claim is for accidental physical damage to your insured property).*

### INSURED INCIDENT 7 - DEFENCE OF CRIMINAL PROSECUTIONS

*What you are covered for*

*adviser's costs and expenses to defend your legal rights following an event which arises from the letting of your Insured Property which leads to:*

**a. Pre-charge**

*you being interviewed by the Police or other authority with the powers to prosecute where you are suspected of committing a criminal offence;*

**b. Criminal prosecutions**

*you being prosecuted in a criminal court.*

### INSURED INCIDENT 8 - CONTRACT DISPUTES

*What you are covered for*

*adviser's costs and expenses to pursue or defend a dispute arising from a breach or alleged breach of a contract entered into by you for the buying or hiring in of goods relating to your insured property, or the buying or hiring in of services relating to the repair, maintenance or renovation of your insured property.*

*Please note that the amount in dispute must exceed £100 (including VAT).*

# RENT GUARANTEE & LEGAL EXPENSES INSURANCE

## INSURED INCIDENTS

### What you are not covered for

#### Any claim relating to:

- i. construction work on any land, or design, conversion or extension to **your insured property** where the value of the contract is more than £7,500 (including VAT);
- ii. disputes over pensions, savings, investments, loans, mortgages, borrowing or any other arrangement **you** have with a bank, building society or supplier of credit;
- iii. **your tenancy agreement**;
- iv. the purchase or sale of **your insured property**;
- v. disputes over the amount of money or compensation payable in respect of a claim under any insurance policy.

## INSURED INCIDENT 9 - TAX ENQUIRIES

### What you are covered for

**adviser's costs and expenses** to represent **you** in an HMRC investigation into the whole or particular features of **your** personal tax affairs.

Please note that all tax returns and any supplementary information given must be complete and correct and submitted within the specified deadlines.

### What you are not covered for

#### Any claim relating to:

- i. the tax affairs of any business, except letting the **insured property**.
- ii. tax avoidance schemes;
- iii. investigations conducted by HMRC's Specialist Investigations Unit or any investigation into alleged criminal activity, fraud or dishonesty arising from **your** tax affairs.

## INSURED INCIDENT 10 - WITNESS EXPENSES

### What you are covered for

The **insurer** will pay **your** lost salary or wages for time taken off work to attend a court or tribunal at the request of an **appointed adviser** in respect of an **insured incident** under this policy.

Please note that the **insurer** will only pay sums which cannot be recovered from the relevant court, tribunal or any other party.

### What you are not covered for

Any claim where **you** cannot provide evidence of the extent of **your** lost salary or wages.

# RENT GUARANTEE & LEGAL EXPENSES INSURANCE

## GENERAL CONDITIONS APPLYING TO THE WHOLE POLICY

You must keep to these conditions as failure to do so may lead to us refusing a claim, withdrawing from a claim or cancelling this insurance (please refer to condition 11).

### 1. your obligations

you must:

- a. keep to the terms and conditions of this policy;
- b. take all reasonable precautions to prevent or minimise the risk of a claim occurring under this policy and to avoid incurring any unnecessary costs; and
- c. supply us with honest and accurate information when asked to do so. This may include supplying us with original invoices, receipts and bank statements where requested. Any payments indemnified are subject to an original receipt or invoice provided by a VAT-registered company.

### 2. Appointment of an appointed adviser

- a. If the insurer accepts your claim, we will appoint an appointed adviser who may be able to negotiate settlement before or without the need for court action.
- b. If your claim cannot be settled by negotiation and it becomes necessary for legal proceedings to be issued (starting an action in court to settle a dispute), or if a conflict of interest arises (where our chosen appointed adviser cannot act for you as to do so would breach their professional code of conduct), you are free to nominate a law firm or suitably qualified representative to act as the appointed adviser. This applies to all claims except under insured incident 2, Rent Protection, where we will choose the appointed adviser to assist with all stages of your claim.
- c. Any law firm or suitably qualified representative nominated by you must agree to represent you in accordance with our standard adviser's terms of appointment (which are available on request) and the most the insurer will pay is no more than the amount the insurer would have paid to our own choice of appointed adviser.

### 3. Conduct of the claim

a. you must:

- i. co-operate fully with us and the appointed adviser and provide any relevant information, documentation and evidence in connection with a claim when asked to do so; and
- ii. keep us and the appointed adviser fully informed of any developments and instruct the appointed adviser to provide us with any information we ask for.

b. you must not:

- i. act in any way which obstructs us or the appointed adviser or hinders the progress of a claim; and
- ii. incur any adviser's costs and expenses or any other costs or amounts without our consent.

c. we or the insurer can:

- i. contact the appointed adviser at any time and have access to all documents and information regarding your claim;
- ii. withdraw funding for a claim and pursue you to recover adviser's costs and expenses or other costs or amounts already paid, if you pursue or withdraw from that claim without our consent or fail to pass on any instructions to the appointed adviser;
- iii. withdraw funding for a claim if you dismiss the appointed adviser without our consent and there is no valid cause to do so, or if the appointed adviser refuses to continue acting for you with our consent and there is valid cause to do so; and
- iv. withdraw funding for a claim if at any time we believe reasonable prospects of success are no longer present. The insurer will still pay any adviser's costs and expenses or other costs or amounts the insurer has agreed to, prior to reasonable prospects of success no longer being present.

### 4. Claims settlement

- a. you must tell us immediately an offer to settle a claim is received and must not enter negotiations to settle a claim without our prior consent.
- b. If you refuse a fair and reasonable offer to settle a claim, the insurer will be entitled to withdraw funding for that claim and the insurer will pay no further adviser's costs and expenses or other costs or amounts.
- c. the insurer may decide to settle a claim by paying the reasonable value of that claim instead of pursuing, defending or continuing with any action in court. In such cases we may decide to pursue the other party for the amount the insurer has paid to you and you must allow us to take over and continue the claim in your name and provide us with any information in support of this action.

# RENT GUARANTEE & LEGAL EXPENSES INSURANCE

## GENERAL CONDITIONS APPLYING TO THE WHOLE POLICY

### 5. Costs recovery and assessment of costs

**you** must:

- a. take all reasonable steps to recover **adviser's costs and expenses** or other costs or amounts and pay such sums recovered to the **insurer**;
- b. tell the **appointed adviser** to have **adviser's costs and expenses** taxed, assessed and audited if **we** ask for this. If it is established that **adviser's costs and expenses** or any other costs have been billed which have not been agreed by **us**, the **insurer** reserves the right to refuse to pay these unauthorised costs.

### 6. Appealing the outcome of a claim

Appeals regarding the outcome of an **insured incident**, either made by or against **you**, must be notified to **us** as soon as possible and within 10 days of the deadline for any appeal. **reasonable prospects of success** must still be present in order for an appeal to be considered.

### 7. Other insurance and apportionment of costs

If any **adviser's costs and expenses** or other costs or amounts covered by this insurance are also covered under an alternative insurance policy, or would have been covered if this insurance did not exist, the **insurer** will only pay their share of these costs.

### 8. Obtaining a legal opinion

**we** may require **you**, at **your** own expense, to obtain an independent opinion from a barrister or other expert agreed between **you** and **us** over a claim's merits, financial value or **reasonable prospects of success**. If the opinion supports **you** and there are clear merits in proceeding with that claim, the costs incurred by **you** in seeking that opinion will be reimbursed.

### 9. Disputes with us

If there is a dispute between **you** and **us** over this policy, which cannot be resolved through **our** internal complaints handling process, **you** are entitled to seek a resolution through the Financial Ombudsman Service.

Where the Financial Ombudsman Service cannot deal with that complaint, the dispute shall be referred to arbitration which is a formal and binding process where disputes are resolved by independent arbitrators in accordance with the Arbitration Act. The decision of the appointed arbitrator is binding and the arbitrator may require **you** or the **insurer** to pay the costs. The arbitrator will be chosen jointly by **you** and **us**. If **we** are not able to agree on the appointment of an arbitrator with **you**, the President of the Chartered Institute of Arbitrators will decide. The decision of the appointed arbitrator is binding and the arbitrator may require **you** or the **insurer** to pay the costs.

### 10. Your cancellation rights

#### a. Cooling-off period

**you** can cancel this insurance, without giving any reason, within 14 days of its start date or within 14 days of receiving **your** policy documents, whichever is later. If **you** wish to exercise this right, **you** must notify the person who sold **you** this insurance. **you** will be entitled to a full refund of premium paid as long as **you** have not made a claim during the current **period of insurance**.

#### b. Outside the cooling-off period

Should **you** wish to cancel this insurance outside of the cooling-off period specified above, **you** must contact the organisation who sold **you** this insurance and any such request to cancel this insurance will be referred to **us**.

Where **we** have agreed to cancel this insurance outside of the cooling-off period, **you** will receive a pro-rata refund for the remaining time on risk subject to no claims during the **period of insurance**.

# RENT GUARANTEE & LEGAL EXPENSES INSURANCE

## GENERAL CONDITIONS APPLYING TO THE WHOLE POLICY

### 11. Our cancellation rights

#### a. General

the insurer can cancel this insurance at any time, where there is a valid reason to do so, subject to providing you with 7 days' notice. Reasons for cancellation may include, but are not strictly limited to:

- i. you have failed to co-operate with us or the appointed adviser and this failure has significantly hindered our ability to deal with a claim or administer this insurance; and/or
- ii. a premium payment is due or a costs recovery is still outstanding by the end of the final deadline notified to you.

#### b. Fraudulent or dishonest claims

If we have evidence that you have made a fraudulent, dishonest or exaggerated claim, or have deliberately misled us or the appointed adviser when presenting relevant information in support of a claim, the insurer reserves the right to cancel this insurance from the date of the alleged claim or misrepresentation and recover from you any adviser's costs and expenses or other costs or amounts already paid in respect of that claim, which the insurer otherwise would not have paid. The insurer will also not refund any premium paid by you. If fraudulent activity or false or inaccurate information is identified, we may, at our discretion, pass details to fraud prevention or law enforcement agencies who have the right to access and use this information, which could result in a prosecution.

### 12. Persons involved in this contract of insurance

Unless expressly stated otherwise, any person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any of the terms of this insurance.

### 13. Choice of law and Acts of Parliament

- a. Unless otherwise agreed by us in writing, this insurance is governed by the laws applying to England and Wales.
- b. Any Acts of Parliament or Statutory Instruments referred to in this insurance shall include equivalent legislation in Scotland and Northern Ireland and shall also include any subsequent amending or replacement legislation.

# RENT GUARANTEE & LEGAL EXPENSES INSURANCE

## GENERAL EXCLUSIONS APPLYING TO THE WHOLE POLICY

### THERE IS NO COVER FOR:

**1. Claims arising before this insurance started**

Any event or dispute which **you** were aware of, or should reasonably have been aware of, which could give rise to a claim under this insurance and existed or happened before this insurance first started.

**2. Costs incurred and legal action the insurer has not authorised**

a. Any **adviser's costs and expenses** or other costs incurred:

- i. before the **insurer** has accepted a claim; and/or
- ii. which the **insurer** has not authorised in advance.

b. Any action taken by **you** which **we** or the **appointed adviser** have not agreed to.

**3. Fines and court awards**

a. Fines, compensation, damages or penalties awarded against **you**.

b. Any action taken by **you** which **we** or the **appointed adviser** have not agreed to.

**4. Value Added Tax**

The VAT element of any **adviser's costs and expenses** if **you** are registered for Value Added Tax.

**5. Wilful acts**

Any claim resulting from an act which is wilfully carried out and the outcome of which is consciously intended by **you**.

**6. Judicial Review and challenges to legislation**

a. Judicial Reviews (reviewing the way a decision has been made by a government authority, local authority or other public body), coroner's inquests or Fatal Accident Inquiries.

b. Any challenges to current or proposed legislation.

**7. Freehold, leasehold and rent reviews or assessments**

Any claim relating to:

- purchasing a freehold or extending a leasehold;
- registering, reviewing or assessing rents or matters relating to Land Tribunals, Leasehold Valuation Tribunals, Rent Tribunals or Rent Assessment Committees.

**8. Disputes with us, the insurer or the appointed adviser**

Any claim made against **us**, the **insurer** or the **appointed adviser**  
(please also refer to General conditions applying to the whole policy 9).

**9. War, terrorism, radioactive contamination and pressure waves**

Any claim resulting directly or indirectly from or in connection with:

- a. war, terrorism, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, uprising, military or usurped power;
- b. ionising radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel;
- c. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of it;
- d. pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.

# RENT GUARANTEE & LEGAL EXPENSES INSURANCE

## GENERAL INFORMATION

### *The insurer*

*This insurance is underwritten by Financial & Legal Insurance Company Limited registered office No.1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire SK8 3GW.*

*Financial & Legal Insurance Company Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915*

### *Financial Services Compensation Scheme*

*This insurance is covered by the Financial Services Compensation Scheme (FSCS) and you may be entitled to compensation from the scheme if this insurance cannot meet its obligations. This will depend on the circumstances of the claim. Further information about the compensation scheme arrangements can be found on the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk)*

# RENT GUARANTEE & LEGAL EXPENSES INSURANCE

## GENERAL INFORMATION

### *Financial & Legal Insurance Company Limited Privacy and your personal information*

For this section **We, Us, Our** refers to Financial & Legal Insurance Company Limited.

We act as the Data Controller. How **We** use and look after the personal information is set out below

Information may be used by **Us**, agents, and service providers for the purposes of insurance administration, underwriting, claims handling or for statistical purposes. The lawful basis for the processing is that it is necessary for **Us** to process **Your** personal information to enable the performance of the insurance contract, to administer **Your** policy of insurance and/or handle any insurance claim **You** may submit to **Us** under this Policy. The processing of **Your** personal data may also be necessary to comply with any legal obligation **We** may have and to protect **Your** interest during the course of any claim.

What we process and share

The personal data **You** have provided, **We** have collected from **You**, or **We** have received from third parties may include **Your**:

- Name; date of birth, residential address, and address history.
- Contact details such as email address and telephone numbers.
- Financial and employment details.
- Identifiers assigned to **Your** computer or other internet connected device including **Your** Internet Protocol (IP) address.
- Health or criminal conviction information.
- Vehicle or household details.
- Any information which **You** have provided in support of **Your** insurance claim.

**We** may receive information about **You** from the following sources:

- **Your** insurance broker.
- From third parties such as credit reference agencies and fraud prevention agencies.
- From insurers, witnesses, the Police (in regard to incidents) and solicitors, **Appointed Representatives**.
- Directly from **You**.

**We** will not pass **Your** information to any third parties except to enable **Us** to process **Your** claim, prevent fraud and comply with legal and regulatory requirements. In which case **We** may need to share **Your** information with the following third parties within the EU:

- Solicitors or other **Appointed Representatives**.
- Underwriters, Reinsurers, Regulators and Authorised/Statutory Bodies. Fraud and crime prevention agencies, including the Police.
- Other suppliers carrying out a service on **Our**, or **Your** behalf.

**We** will not use **Your** information for marketing further products or services to **You** or pass **Your** information on to any other organisation or person for sales and marketing purposes without **Your** consent.

Data Retention

**We** will hold **Your** details for up to seven years after the expiry of **Your** policy, complaint and/or claims settlement.

Your rights

**Your** personal data is protected by legal rights, which include **Your** rights to:

- Object to **Our** processing of **Your** personal data.
- Request that **Your** personal data is erased or corrected.
- Request access to **Your** personal data and data portability.
- Complain to the Information Commissioner's Office, which regulates the processing of personal data.

**You** can request to see what data **We** hold on **You**, there is no charge for this service. If **You** have any questions about **Our** privacy policy or the information, **We** hold about **You** please contact **Us**.

# RENT GUARANTEE & LEGAL EXPENSES INSURANCE

## GENERAL INFORMATION

### *Legal Protection Group Limited Data Protection notice*

*In order to manage this insurance, including the provision of **Helpline Services**, claims handling, underwriting and other administrative duties, we may need to share personal information which has been given to us with other parties such as **insurers**, insurance intermediaries, law firms, experts, regulatory authorities or agents providing services to us or on **our** behalf. we will only request necessary information from **you** and will only use it and disclose it in the course of arranging and administering this insurance.*

*Any personal information we hold about **you** will be retained by us for a period of seven years after this insurance expires and in any event, for the minimum periods required by relevant laws and regulations. This information may need to be retained for legal and regulatory reasons and for legitimate business purposes including (but not strictly limited to) establishing, pursuing or defending legal claims. Sometimes we may need to send **your** personal information to agents based outside of the European Economic Area and in doing so will ensure that those agents apply the same levels of confidentiality, protection and security that are applied by us.*

*In arranging and managing this insurance and administering claims, we will comply with the provisions of the Data Protection legislation which is directly applicable in the United Kingdom (this includes the General Data Protection Regulation (EU) 2016/679 (otherwise known as GDPR) as well as any subsequent amending or replacement Data Protection legislation which is directly applicable in the United Kingdom) and unless required to do so by law or a professional body, will not disclose **your** personal data to any other person or organisation without **your** consent. **you** can find full details of our privacy policy on our website [www.legalprotectiongroup.co.uk](http://www.legalprotectiongroup.co.uk)*

*More information on the Data Protection Act and the principles in place to protect personal information can be found on the Information Commissioner's Office website <https://ico.org.uk/>*

***You** have a right to obtain information we hold about **you**. This is called a Subject Access Request and in order to obtain such information, please write to:*

*The Data Protection Officer, Legal Protection Group Limited, 8 Pinkers Court, Briarlands Office Park, Gloucester Road, Rudge Way, Bristol BS35 3QH.*

*If you have a concern about the way we have handled **your** personal data, then **you** have the right to report this to the Information Commissioner's Office:*

*Website: <https://ico.org.uk/concerns/>*

*Phone: 0303 123 1113 (lines are open Monday to Friday 9am to 5pm)*

*Email: [casework@ico.org.uk](mailto:casework@ico.org.uk)*

### *Fraud and fraud prevention agencies*

*If fraudulent activity or false or inaccurate information is identified, we may, at our discretion, pass details to fraud prevention or law enforcement agencies who have the right to access and use this information, which could result in a prosecution.*

# RENT GUARANTEE & LEGAL EXPENSES INSURANCE COMPLAINTS

## *What to do if you have a complaint*

*We are committed to providing you with excellent customer service, but we accept that occasionally things go wrong. We take all complaints seriously and have a commitment across our business to treat all customers fairly. Where we have made a mistake, we want to put things right quickly.*

*If you are not happy with the standard of service provided by us, please let us know:*

- **Email:** [complaints@legalprotectiongroup.co.uk](mailto:complaints@legalprotectiongroup.co.uk)
- **Phone:** 0333 700 1040 (Lines are open Monday to Friday 9am to 5pm)
- **Post:** Customer Service Department, Legal Protection Group Limited, 8 Pinkers Court, Briarlands Office Park, Gloucester Road, Rudge Way, Bristol, BS35 3QH

### *As soon as a complaint is received:*

*All complaints will be acknowledged in writing within five business days of receipt. If the complaint can be resolved within five business days, our letter will also outline the result of our investigation.*

*If our investigation is not resolved within five business days, we will aim to respond within four weeks of receiving the complaint.*

*If the complaint is about another party, such as a law firm who is acting for you, we will refer details of the complaint to that other party and confirm this course of action to you in writing.*

### *After we have investigated the complaint:*

*We will write to you immediately notifying you of the outcome of our investigation. We will also advise that if you are not satisfied with the outcome, you may refer the matter to the Financial Ombudsman Service within the next six months\*.*

### *If we cannot resolve the complaint within 4 weeks:*

*We will write to you and inform you that our investigation is continuing, giving the reasons for the delay and a date by which we expect to be able to contact you again.*

### *If we cannot resolve the complaint within 8 weeks:*

*We will inform you of the reasons for the further delay and advise that if you are not satisfied with our progress the you may refer the complaint to the Financial Ombudsman Service within the next 6 months\*.*

*\*If you do not refer your complaint within the six month period, the insurer will not permit the Financial Ombudsman Service to consider your complaint and will only be able to do so in very limited circumstances such as where they believe that the delay in notifying your complaint was a result of exceptional circumstances.*

*The Financial Ombudsman Service can be contacted:*

- **Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)
- **Phone:** 0800 023 4567 (free from a landline) or 0300 123 9123 (free from some mobile phones)
- **Post:** Financial Ombudsman Service, Exchange Tower, London E14 9SR

*You can also visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) and follow the guidelines on how to complain and to also check their eligibility criteria.*

**Important:** *This complaints notification procedure does not affect your rights to take legal action.*

# RENT GUARANTEE & LEGAL EXPENSES INSURANCE

## HELPLINE SERVICES

**You** have access to the **Helpline Services** listed below 24 hours a day, 365 days a year. Please note that in some cases, depending on the type of advice required and time of call, a call back may need to be arranged (this does not apply to the Counselling Helpline). If **you** need to use the **Helpline Services**, please have ready **your** policy number or the name of the organisation who sold **you** this insurance. To help **us** monitor and improve service standards, all calls are recorded, other than those to the Counselling Helpline.

### Personal Legal Advice Helpline

Provides **you** with confidential telephone legal advice on personal legal matters subject to the laws of the United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands. To use the personal legal advice helpline, please call 0344 840 6345.

### Personal Tax Advice Helpline

Provides **you** with confidential telephone advice on personal tax matters subject to the laws of the United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands. To use the personal tax advice helpline, please call 0344 840 6345.

### Counselling Helpline

Provides **you** with a confidential telephone counselling service on matters causing **you** distress. This includes onward referral to relevant voluntary or professional services who may be able to provide further support.

Access to the telephone counselling helpline is covered by this insurance. However, any costs incurred in using these onward referral services are not covered.

To use the counselling helpline, please call 0344 840 6344.

Using the **Helpline Services** does not constitute notification of a claim. Please refer to the What to do if **you** need to make a claim section. **we** cannot be held responsible if any of the **Helpline Services** become unavailable for reasons outside of **our** control.

# RENT GUARANTEE & LEGAL EXPENSES INSURANCE

## INVOICE & RECEIPT

<i>Policy Number:</i>	<i>LPGBTE038/LPGAGY003/072146</i>
<i>Invoice To:</i>	<i>Example Policyholder Name</i>
<i>Invoice From:</i>	<i>Rightmove Landlord and Tenant Services Limited, Suites 12 and 13, Part Ground Floor, Neon, Q10 Quorum Business Park, Benton Lane, Newcastle Upon Tyne, NE12 8BU</i>
<i>Insured Address:</i>	<i>123 Example Street, Example Lane, EXAMPLE</i>
<i>Period of Insurance:</i>	<i>From 03/01/2024 to 02/01/2025</i>
<i>Date of Purchase:</i>	<i>22/02/2024</i>
<i>Excess:</i>	<i>Nil</i>
<i>Monthly rent:</i>	<i>£3001</i>
<i>Monthly rent indemnity limit:</i>	<i>£8,000</i>