

# Landlords Rent & Legal Protection

## Insurance Product Information Document

**Company:** This policy is arranged by The Lettings Hub Limited, an Appointed Representative of Let Insurance Services Limited (LIS). LIS is registered in England and Wales; regulated by the Financial Conduct Authority (474985). This policy is arranged on your behalf by Legal Protection Group Limited (749446), 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. Your policy is underwritten by Devon Bay Insurance Company Limited, who is authorised and regulated by the Anguilla Financial Services Commission.

**IMPORTANT:** This document does not contain the full terms, conditions, limitations and exclusions of the policy, which you can find in the Policy Booklet and your Policy Schedule.

### What is this type of insurance?

This is a landlords rent & legal expenses policy to cover rent arrears and legal costs incurred in relation to repossession of your property, property damage, eviction of squatters and rent recovery. It also covers legal defence, hotel expenses and storage costs where you are awaiting vacant possession in order to move into your property, and provides access to telephone services for legal advice, tax advice and counselling. This document is a summary of the insurance cover and restrictions and not personalised to your individual needs. Please refer to your Policy Schedule and Policy Booklet for full details of your cover.



#### What is insured?

- ✓ Legal costs incurred in gaining possession of your property from your tenants.
- ✓ Legal costs incurred in pursuit of your legal rights after an event which causes over £1,000 of physical damage to your property.
- ✓ Legal costs incurred to evict someone living in your property without your permission.
- ✓ Legal costs incurred in recovering rent owed by your tenant for at least one calendar month.
- ✓ Rent arrears until vacant possession is obtained.
- ✓ If after vacant possession your property cannot be immediately re-let due to neglect or damage that your tenant is responsible for under the tenancy agreement, 75% of your rent arrears paid for a maximum of two months or until your property is ready to re-let, whichever happens first.
- ✓ Legal costs incurred to defend criminal prosecutions against you relating to the letting of your property and actions for unlawful discrimination.
- ✓ Up to £175 per day in hotel expenses while you try to get a possession order for your property so that you can live in it, paid for a maximum of 30 days.
- ✓ Up to £15 per day for storage of your household possessions while you are unable to reoccupy your property, paid for a maximum of 30 days.
- ✓ Helpline access for dealing with personal legal problems within UK, personal tax advice and qualified counsellor support for dealing with worrying problems.



#### What is not insured?

- ✗ Properties that have not been let under either an assured shorthold tenancy, a short assured tenancy or an assured tenancy.
- ✗ Legal costs for registering or reviewing rents or any matter to do with rent, rate or land tribunals, rent assessment committees and rent officers.
- ✗ Rent arrears unless repossession is being sought under this policy.
- ✗ Claims where a satisfactory comprehensive reference has not been obtained on all tenants and guarantors named in the tenancy agreement before the commencement of the tenancy unless the tenancy commenced more than 12 months prior to the insurance period without any breaches of the tenancy agreement.
- ✗ Any fines, penalties, compensation or damages which you are ordered to pay by a court or other authority.
- ✗ There must always be at least a 51% chance that any claim under this insurance will have a successful outcome.



## Are there any restrictions on cover?

- ! You may claim for up to £100,000 per claim.
- ! We will not pay more than 12 monthly rental payments where the tenant successfully submits a valid defence to the eviction.
- ! You will not be covered for any costs incurred before we agree to pay them.
- ! We will choose a lawyer to act on your behalf, unless we agree otherwise.
- ! In cases where rent arrears have accrued, you must agree to our appointed lawyer taking all appropriate steps to negotiate the rent arrears with the defaulting tenant or any applicable guarantor before any notice of eviction is served upon the tenant to quit the property.



## Where am I covered?

- ✓ This policy covers rental properties within the United Kingdom of Great Britain and Northern Ireland.



## What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided throughout the period of cover.
- You must tell us as soon as you become aware of any circumstance which may lead to a claim.
- You must comply with all the conditions set out in the policy.
- You must pay the premium shown on the policy schedule.



## When and how do I pay?

You must pay the premium by Credit or Debit card and we will collect the premium on the day you purchase the policy.



## When does the cover start and end?

Your policy will begin from the day you've requested cover to start and will continue for a minimum of 12 months. This policy is renewable after 12 months. The date your policy will start and end will be confirmed in your quote or Policy Schedule and forms the term of your policy.



## How do I cancel the contract?

You can cancel this policy at any time by writing, emailing or calling The Lettings Hub. You can find the contact number within your policy documentation.

- If you cancel this policy within 14 days of the start date or renewal date, or after you receive your policy documents, whichever is later, we will refund any premiums paid provided that no claims have been reported during the period of insurance.
- If you wish to cancel this policy after 14 days of the start date or renewal date, or after you receive your policy documents, whichever is later, then you will have to pay the premium for the full insurance period, so you won't receive a refund.