

# Landlords 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 administered and managed 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 Legal Protection policy to cover legal costs incurred in relation to repossession of your property, rent recovery, property damage and nuisance and trespass disputes. It also covers legal defence, alternative accommodation and storage costs, and provides access to telephone services for personal legal and 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 £500 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.
- ✓ Legal costs incurred to defend criminal prosecutions against you relating to the letting of your property.
- ✓ Up to £175 per day in alternative accommodation costs where your property is damaged, paid for a maximum of 30 days.
- ✓ Up to £15 per day for storage costs where your property is damaged, paid for a maximum of 30 days.
- ✓ Helpline access to personal legal advice within UK law and confidential counselling 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, an assured tenancy, a private residential tenancy in England, Wales or Scotland, under the Private Tenancies (Northern Ireland) Order 2006, let to a limited company or business partnership for residential use by their employees or where you do not permanently live at the insured property.
- ✗ Claims arising within the first 30 days of the policy where a tenancy agreement was already in place before the start of the insurance period and where there has been no legal expenses policy continuously in place since the start of the tenancy.
- ✗ Claims against the tenant for property damage where a detailed inventory of the insured property's condition and contents has not been signed by the tenant before the tenancy started.
- ✗ Any claims for nuisance or trespass relating to restrictions or controls placed by any government, public or local authority or any work carried out by, or under the order of the authorities or their contractors.
- ✗ Disputes over the purchase of goods or services
- ✗ Attending court as a witness
- ✗ HMRC enquiries into your personal tax affairs



#### Are there any restrictions on cover?

- ! You may claim for up to £100,000 per claim.
- ! 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.



## 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 annually. 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.
- 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.