



# LANDLORD RENT & LEGAL PROTECTION

## **Policy Booklet**

[www.lettingshub.co.uk](http://www.lettingshub.co.uk) | [rentprotection@lettingshub.co.uk](mailto:rentprotection@lettingshub.co.uk)





# YOUR LANDLORD RENT & LEGAL PROTECTION POLICY

Thank you for choosing The Lettings Hub as your provider of rent and legal protection insurance.

This Policy Booklet gives you full details of your insurance cover and the terms and conditions of your policy.

Please read this document carefully together with your Policy Schedule for details of your insurance protection and to check that it meets your requirements.

Your premium has been based on the information shown in your Policy Schedule and recorded in your statement of fact. Please contact our Customer Services team immediately if any details are incorrect or the insurance protection provided does not meet your requirements.

If you have any questions about your policy or need to update any of your details please call Customer Services.

## IMPORTANT

**It's really important that all your details are correct and up to date as incorrect information could invalidate your policy and result in a claim being declined. You must tell us about any facts or changes which affect your insurance and which have occurred since this policy started or since the last renewal date. If you need to change anything, please contact us immediately so we can update your policy.**

## Important numbers

**0344 840 6345**

Claims

**0344 840 6345**

Personal legal & tax advice helpline

**0344 840 6344**

Counselling helpline

**0344 967 1400**

Customer services

## Opening Hours

	Claims	Helplines	Customer services*
<b>Monday</b>	24 hours	24 hours	9.00am – 8:00pm
<b>Tuesday</b>	24 hours	24 hours	9.00am – 8:00pm
<b>Wednesday</b>	24 hours	24 hours	9.00am – 8:00pm
<b>Thursday</b>	24 hours	24 hours	9.00am – 8:00pm
<b>Friday</b>	24 hours	24 hours	9.00am – 5.00pm
<b>Saturday</b>	24 hours	24 hours	9.00am – 12:30pm
<b>Sunday</b>	24 hours	24 hours	Closed

\*Please note customer services lines are closed on public/bank holidays

Outside of normal office hours during the week, at weekends and on bank/public holidays, the claims helpline will allow you to leave a message and arrange a call back in hours on the next available working day.

# ABOUT YOUR POLICY

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## Understanding and using your policy

This section "About Your Policy" does not form part of the insurance contract. It includes information that will help you to understand and use your policy.

Insurance policies can be difficult to understand, so we have tried to make this document easy to read. Some words have a special meaning and these are defined on pages 10 to 12. From now on whenever a word with a special meaning is used it will be printed in bold type.

**Your** policy is in three parts – the Policy Booklet, **Your** Policy Schedule, and **Your** statement of fact.

The Policy Booklet explains what is and what is not covered, how **We** settle claims and other important information.

**Your** Policy Schedule shows the limits to the cover and **Your** premium. Please keep **Your** Policy Schedule with the Policy Booklet. **Your** Statement of Fact confirms the basis on which **Your** Landlords Rent & Legal Protection cover is provided.

**We** will send **You** a new Policy Schedule whenever **You** or **We** make a change to the insurance so **You** can check that the cover still meets **Your** needs.

Once **You** have received **Your** policy documents **You** will have 14 days to make sure the cover is exactly what **You** need. If it isn't, **You** can send back **Your** documents and ask **Us** to make any necessary changes. Alternatively, **You** can request cancellation of this policy and **You** will receive a full refund of **Your** premium, as long as no claim has been made.

If **You** have any questions please contact **Us** on 0344 967 1400 or email [rentprotection@lettingshub.co.uk](mailto:rentprotection@lettingshub.co.uk).

**Your** policy is arranged by The Lettings Hub Limited, an Appointed Representative of Let Insurance Services Limited (LIS). LIS operate under delegated binding authority agreement for the **Insurer** who underwrites the insurance cover provided. Let Insurance Services Limited is an independent intermediary and is authorised and regulated by the Financial Conduct Authority under reference number 474985.

This insurance is managed for **Us** by Legal Protection Group Limited. Legal Protection Group Limited Registered Office: 8 Pinkers Court, Brialands Office Park, Gloucester Road, Rudgeway, Bristol, BS35 3QH. Registered in England and Wales. 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.

**Your** policy is underwritten by Financial & Legal Insurance Company Limited authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under number 202915. Registered in England under Company number 03034220

# OUR SERVICE TO YOU

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**Our** goal is to provide excellent service to all of **Our** customers but **We** recognise that things do go wrong occasionally. **We** take complaints **We** receive seriously and aim to resolve each of **Our** customers' problems promptly. To ensure that **We** provide the kind of service **You** expect, **We** welcome **Your** feedback. **We** will record and analyse **Your** comments to make sure that **We** continually improve the service that **We** offer.

## How to make 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, Briarland Office Park, Gloucester Road, Rudgeway, 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 an insured person, **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 then **You** may refer the complaint to the Financial Ombudsman Service within the next six 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 as 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** right to take legal action.

**Our** aim is to provide a first class standard of service at all times.

If **You** feel that **You** have been let down and **You** wish to raise a complaint relating to the sale of the Policy, please contact **Your** insurance adviser.

## The Lettings Hub

If **Your** complaint relates to the administration of this insurance policy, **You** should contact **Us** either by email, telephone or in writing at:

The Insurance Team, The Lettings Hub, 8 Axon, Commerce Road, Lynch Wood, Peterborough, PE2 6LR

**Tel:** 01733 396 016

**Email:** [rentprotection@lettingshub.co.uk](mailto:rentprotection@lettingshub.co.uk)

## Financial Ombudsman Service

If **You** decide to contact the FOS **You** must have given **Us** the opportunity to resolve **Your** complaint. However, if after 40 working days **You** still feel unhappy and that the matter has not been resolved to **Your** satisfaction, **You** can contact the FOS at:

**Tel:** 0800 023 4567

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## Legal Ombudsman Service

**Your** complaint may be more suitably handled by a comparable complaints scheme, the Legal Ombudsman Service. **You** can contact the Legal Ombudsman Service at:

Legal Ombudsman Service, PO Box 6806, Wolverhampton WV1 9WJ

**Tel:** 0300 555 0333

**Email:** [enquiries@legalombudsman.org.uk](mailto:enquiries@legalombudsman.org.uk)

**Web:** [www.legalombudsman.org.uk](http://www.legalombudsman.org.uk)

Using these services does not affect **Your** right to take legal action.

## Financial Services Compensation Scheme

This policy is covered by the Financial Services Compensation Scheme (FSCS). If the **Insurer** fails to carry out their responsibilities under this policy **You** may be entitled to compensation from the FSCS. Information about the scheme is available online or by telephone.

**Web:** [www.fscs.org.uk](http://www.fscs.org.uk)

**Tel:** 0800 678 1100 or 0207 741 4100

## Fraud prevention, detection & claims history

In order to prevent and detect fraud **We** may at any time:

- share information about **You** with other organisations and public bodies including the police;
- check and/or file **Your** details with fraud prevention agencies and databases, and if **You** give **Us** false or inaccurate information and **We** suspect fraud, **We** will record this.

**We** and other organisations may also search these agencies and databases to:

- help make decisions about the provision and administration of insurance, credit and related services for **You** and members of **Your** household;
- trace debtors or beneficiaries, recover debt, prevent fraud and to manage **Your** accounts or insurance policies;
- check **Your** identity to prevent money laundering, unless **You** provide **Us** with other satisfactory proof of identity;
- undertake credit searches and additional fraud searches.

**We** can supply on request further details of the databases **We** access or contribute to.

## Claims history

Under the conditions of **Your** policy **You** must tell **Us** about all insurance related incidents (such as **Rent Arrears**) whether or not they give rise to a claim. When **You** tell **Us** about an incident **We** will record information relating to it on a database.

**We** may search these databases when **You** apply for insurance, in the event of any incident or claim, or at time of renewal to validate **Your** claims history or that of any other person or property likely to be involved in this policy or claim.

# THE INSURANCE CONTRACT

This policy is a legal contract between **You** and the **Insurer**. The Policy Booklet, Policy Schedule and the Statement of Fact make one document and must be read together. Please keep them together in a safe place.

The contract is based on the information **You** gave **Us** when **You** purchased this insurance and any subsequent information **You** have provided.

**Our** part of the contract is that **We** will provide the cover set out in this Policy Booklet:

- for the insurance cover, as detailed on **Your** Policy Schedule;
- for the **Insurance Period** detailed on **Your** Statement of Fact.

**Your** part of the contract is:

- **You** must pay the premium shown on **Your** Policy Schedule for each **Insurance Period**;
- **You** must comply with all the conditions set out in this Policy Booklet.

If **You** do not meet **Your** part of the contract, **We** may turn down a claim, increase the premium or **You** may find that **You** do not have any cover.

This policy will be governed by the law of England and Wales.

The Lettings Hub Limited is an Appointed Representative of Let Insurance Services Limited (LIS). This policy is issued for and on behalf of the **Insurer**, Financial & Legal Insurance Company Limited.

## Data protection

### The Lettings Hub

The Lettings Hub are required to process **Your** personal data in accordance with the General Data Protection Regulation (the "GDPR").

Please refer to **Our** Privacy Notice which sets out the basis on which **We** process any personal data that **We** collect from **You** or about **You** that **You** provide to **Us** or that **We** receive from other sources. By processing, **We** mean when **We** collect, use, store, delete and access personal data.

The Privacy Notice is available on **Our** website [www.lettingshub.co.uk](http://www.lettingshub.co.uk) or by contacting **Us** by email on [dataprotection@lettingshub.co.uk](mailto:dataprotection@lettingshub.co.uk) or by telephone on 01733 396016.

## Legal Protection Group Privacy & Data Protection Notice

### 1. Data Protection

Legal Protection Group are committed to protecting and respecting **Your** privacy in accordance with the current **Data Protection Legislation** ("Legislation"). Below is a summary of the main ways in which they process **Your** personal data, for more information please visit <http://legalprotectiongroup.co.uk/privacy>.

### 2. How Legal Protection Group Uses Your Personal Data and Who They Share it With

Legal Protection Group may use the personal data they hold about **You** for the purposes of providing insurance, handling claims and any other related purposes (this may include underwriting decisions made via automated means), research or statistical purposes. Legal Protection Group will also use **Your** data to safeguard against fraud and money laundering and to meet their general legal or regulatory obligations.

### 3. Sensitive Personal Data

Some of the personal information, such as information relating to health or criminal convictions, may be required by Legal Protection Group for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for them to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes set out in Legal Protection Group's notice.

### 4. Disclosure of Your Personal Data

Legal Protection Group may disclose **Your** personal data to third parties involved in providing products or services to them, or to service providers who perform services on their behalf. These may include, where necessary, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, external law firms, external auditors and accountants, regulatory authorities, and as may be required by law.

### 5. Your Rights

**You** have the right to see a copy of the personal information Legal Protection Group hold about **You**, to have **Your** data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask Legal Protection Group to provide a copy of **Your** data to any controller and to lodge a complaint with the local data protection authority.

## 6. Retention

**Your** data will not be retained for longer than is necessary, and will be managed in accordance with Legal Protection Group's data retention policy. In most cases the retention period will be for a period of seven (7) years following the expiry of the insurance contract, or their business relationship with **You**, unless they are required to retain the data for a longer period due to business, legal or regulatory requirements.

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)

### Financial & Legal Insurance Company Ltd

**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 regards 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**.

## Marketing

If **You** have given **Us** permission, Let Insurance Services trading as The Lettings Hub, The Landlord Hub, LetRisks



and its suppliers or associated companies may use **Your** data to advise **You** of the latest news, products and services.

## Important Conditions

If **Your** claim is covered under a section of this policy and no exclusions apply then it is vital that **You** comply with the conditions of this policy in order for **Your** claim to proceed. The conditions applicable to this policy are contained under General Conditions on page 16 and should be read carefully. Some of the main conditions to this insurance are that:

### Prospects of Success

There must be a 51% or greater chance of winning the case and achieving a positive outcome. A positive outcome includes, but is not limited to, recovering the amount of money at stake, enforcing a judgment or achieving an outcome which best serves **Your** interests. The assessment of **Your** claim and the prospects of its success will be carried out by an independent **Appointed Lawyer**. If the **Appointed Lawyer** determines that there is not a 51% or greater chance of success then **We** may decline or discontinue support for **Your** case.

The Prospects of Success will also 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.

### Proportional Costs

An estimate of the **Appointed Lawyers' Costs and Expenses** to deal with **Your** claim must not be more than the amount of money in dispute. The estimate of the **Appointed Lawyers' Costs and Expenses** will be provided with the assessment of **Your** case and will be carried out by the independent **Appointed Lawyer**. If the estimate exceeds the amount in dispute then **We** may decline or discontinue support for **Your** case.

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 a notice of eviction is served upon the **Tenant** to quit the **Insured Property**.

## Duty of Disclosure

### Consumer

If this policy covers **You** as a private individual, unrelated to any trade, business or profession, **You** must take reasonable care to disclose correct information. The extent of the information **You** are required to disclose will be based on, among other things, the type of insurance, explanatory material and the clarity and specificity of

the questions **You** are asked when **You** took out this insurance.

### Non-Consumer

If this policy covers **Your** business, trade or professional interests, **You** are responsible for disclosing, in a clear, accessible and comprehensive way, all information which **You** should be aware would influence the **Insurer's** decision to provide insurance to **You** on the terms agreed.

### Suspension of Cover

If **You** breach a condition of this insurance contract which is essential to its performance, this insurance contract will be suspended from the time of the breach until the time the breach can be remedied. The **Insurer** will have no liability to **You** for any loss which occurs, or which is attributable to something happening, during the period when this insurance contract is suspended.

# HOW TO MAKE A CLAIM

## Rent & Legal Protection Claims

**0344 840 6345**

**legalprotectiongroup@stephensons.co.uk**

Claims line is open 24 hours

## How to report a claim

**You** should telephone 0344 840 6345 and quote "The Lettings Hub" and the unique scheme no. LPGBTE235.

Once you have contacted the claims line number, **You** will be advised what **You** need to do next.

The claim form is required to be completed and returned promptly along with supporting documentation unless otherwise agreed with **Us** or the **Appointed Lawyer**.

## What happens next

### Repossession claims

**Your** claim will be assessed and if accepted and deemed appropriate, the **Appointed Lawyer** will endeavour to make telephone contact with the **Tenant** and any **Guarantor** up to two times. If the **Appointed Lawyer** is unable to reach an agreement with the **Tenant** or any **Guarantor** to remedy their failure to perform their obligations under the **Tenancy Agreement**, the **Appointed Lawyer** will then consider commencing legal possession proceedings.

**You** or **Your** letting agent must give all information requested by **Us** or the **Appointed Lawyer** within five days of receiving the request for that information unless otherwise agreed with **Us** or the **Appointed Lawyer**.

This claims procedure should be read in conjunction with the terms and conditions of the insurance set out in this Policy Booklet.

### All other claims

The claim will be assessed and if accepted and deemed appropriate an **Appointed Lawyer** will act for **You**.

## When we cannot help

Please do not ask for help from a lawyer or anyone else before **We** have agreed this with **You**. If **You** do, **We** will not pay the costs involved even if **We** accept the claim.

## Additional services

**We** provide these services 24 hours a day, seven days a week during the **Insurance Period**. All services apply to the United Kingdom of Great Britain and Northern Ireland unless otherwise stated. To help **Us** check and improve **Our** service standards, **We** record all calls except those to the counselling service. **We** will not accept responsibility if the helpline services fail for reasons **We** cannot control. By using these services **You** are agreeing to **Us** recording **Your** call.

When phoning, please tell **Us Your** policy number or quote "The Lettings Hub". Please note use of the legal advice helpline doesn't constitute the reporting of a claim

### Legal helpline

**0344 840 6345**

**We** will give **You** confidential legal advice over the phone on any personal legal problem, under the laws of the United Kingdom of Great Britain and Northern Ireland.

### Tax helpline

**0344 840 6345**

**We** will give **You** confidential tax advice over the phone on any personal tax problem under the laws of the United Kingdom of Great Britain and Northern Ireland.

### Counselling helpline

**0344 840 6344**

**We** will provide **You** with a confidential counselling service over the phone, including, where appropriate, onward referral to relevant voluntary or professional services.

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

# CLAIMS CONDITIONS

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These are the claims conditions **You** will need to keep to as **Your** part of the contract.

If anything happens which might lead to a claim, **You** must also read the information on How To Make A Claim on page 8. **You** should also check the information on how **We** settle claims on page 15.

**You** must pay **Your** premium in full when requested. If **You** have not paid **Your** premium, **We** may take any unpaid premium from any claim payment the **Insurer** makes to **You**.

**We** agree to provide the insurance in this policy, as long as:

- the **Date of Occurrence** of the insured incident is during the **Insurance Period**; and
- any legal proceedings will be dealt with by a court, or other body which **We** agree to, in the **Territorial Limits**; and
- for civil claims, it is always more likely than not that **you** will recover damages (or obtain any other legal remedy which **We** have agreed to), and
- 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 a notice of eviction is served upon the **Tenant** to quit the **Insured Property**.

## Rights & responsibilities

**You** must not settle, reject, negotiate or offer to pay any claim made by or against **You**, even if **You** have made or intend to make a claim under this policy, without **Our** written permission. **We** have the right, if **We** choose, to do the following in **Your** name but at **Our** expense:

- take over the defence or settlement of any claim;
- start legal action to get compensation from anyone else;
- start legal action to get back from anyone else any payments that have already been made.

**You** must give **Us**, at **Your** reasonable expense, all the information **We** ask for about any claim. **You** must help **Us** to take legal action against anyone or help **Us** defend any legal action if **We** ask **You** to.

**You** or **Your** letting agent must attend any court hearing if requested by the **Appointed Lawyer**.

## Other insurance

If any **Costs and Expenses, Hotel Expenses, Rent Arrears**, or **Storage Costs** 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.

# DEFINITIONS

This part of the policy sets out the words that have a special meaning. Each word is listed with the meaning explained beside it and is printed in bold whenever it appears in this policy.

<b>Appointed Lawyer</b>	The lawyer, or other suitably qualified person, whom <b>We</b> appoint to act for <b>You</b> in accordance with the terms of this policy.
<b>Comprehensive Reference</b>	<p>An Elite or Essential++ reference from The Lettings Hub showing an 'Accept' decision or, a certified or uncertified++ Property Passport™ with a <b>Tenancy Score</b> of 40 or more, on the <b>Tenant(s)</b> named in the <b>Tenancy Agreement</b>.</p> <p>Where the Elite or Essential++ reference or Property Passport™ state <b>Tenant(s)</b> require a suitable <b>Guarantor</b>, a <b>Guarantor</b> must also be named in the <b>Tenancy Agreement</b> and have received an 'Accept' recommendation on an Elite or Essential++ reference or a <b>Tenancy Score</b> of 40 or more on a certified or uncertified++ Property Passport™. All conditions noted in the reference must be met for both <b>Tenants</b> and <b>Guarantors</b>.</p> <p>The <b>Comprehensive Reference</b> must have been carried out no more than 60 days before the <b>Tenancy Agreement</b> started. This can be extended to 180 days for students and up to 90 days for all other <b>Tenants</b> and <b>Guarantors</b> where a certified or uncertified++ Property Passport™ has been obtained, dependent on the expiry date of the Property Passport™.</p> <p>If <b>You</b> do not have a suitable reference from The Lettings Hub, <b>We</b> can accept other references however the following must have been obtained:</p> <ul style="list-style-type: none"> <li>• a credit-history check from a licensed credit referencing provider, including the Enforcement of Judgments Office and showing any County Court Judgments and bankruptcy;</li> <li>• proof the <b>Tenant</b> or <b>Guarantor</b> can afford the rent for the duration of the tenancy;</li> <li>• a reference from the <b>Tenant's</b> previous managing agent or landlord (if applicable).</li> </ul> <p>The comprehensive reference must have been carried out by an approved tenant referencing provider.</p>
<b>Costs and Expenses</b>	<p>a. <b>Legal Costs</b> All reasonable and necessary costs charged by the <b>Appointed Lawyer</b> on a standard basis.</p> <p>b. <b>Opponents' Costs</b> The costs incurred by opponents in civil cases if <b>You</b> have to pay them, or pay them with <b>Our</b> agreement.</p>
<b>Data Protection Legislation</b>	The relevant <b>Data Protection Legislation</b> in force within the <b>Territorial Limits</b> where this cover applies at the time of the insured incident.
<b>Date of Occurrence</b>	<p>a. For civil cases The date of the event which leads to a claim. If there is more than one event arising at different times from the same originating cause, then the <b>Date of Occurrence</b> is the date of the first of these events.</p> <p>b. For criminal cases The <b>Date of Occurrence</b> is when <b>You</b> began or are alleged to have begun to break the criminal law in question.</p>

<b>Deposit</b>	The sum of money collected from the <b>Tenant</b> in accordance with Section 213 of the Housing Act 2004 (and any amending legislation) in respect of a <b>Tenancy Agreement</b> to which it applies. The <b>Deposit</b> must be held by <b>You</b> or the letting agent in a tenancy deposit scheme to cover losses incurred by <b>You</b> arising from the <b>Tenant</b> failing to perform their obligations set out in the <b>Tenancy Agreement</b> . A minimum amount equal to four weeks' rent (if rent is paid weekly) or one month's rent (if rent is paid monthly) must be retained as the <b>Deposit</b> . <b>Deposit</b> replacement insurance may be purchased in lieu of a <b>Deposit</b> , however the sum insured must be equal to or exceed an amount equal to four weeks' rent (if rent is paid weekly) or one month's rent (if rent is paid monthly).
<b>Dilapidations Inventory</b>	Full and detailed inventory of <b>Your</b> buildings and contents and their condition, within the <b>Insured Property</b> , agreed (and signed if applicable) by the <b>Tenant</b> .
<b>Disclosure Breach</b>	Disclosing false information or failing to disclose relevant information in the process of entering into this insurance contract.
<b>Guarantor</b>	The individual or organisation assigned to the <b>Tenancy Agreement</b> that has received a <b>Comprehensive Reference</b> and who has provided a financial guarantee of the <b>Tenant's</b> performance of their obligations under the <b>Tenancy Agreement</b> .
<b>Hotel Expenses</b>	The cost of <b>Your</b> accommodation while <b>You</b> are seeking possession of the <b>Insured Property</b> so that <b>You</b> can live in it, up to the limit shown on <b>Your</b> Policy Schedule.
<b>Insurance Period</b>	The period for which <b>We</b> have agreed to cover <b>You</b> commencing from the effective date shown on <b>Your</b> Master Policy Schedule.
<b>Insured Property</b>	The <b>Insured Property</b> address shown on <b>Your</b> Statement of Fact.
<b>Insurer</b>	Financial & Legal Insurance Company Limited
<b>Our/Us/We</b>	The Lettings Hub Limited, an Appointed Representative of Let Insurance Services Limited, for and on behalf of Legal Protection Group Limited. Legal Protection Group Limited act on behalf the <b>Insurer</b> .
<b>Rent Arrears</b>	Unpaid rent that; <ul style="list-style-type: none"> <li>• is owed to <b>You</b> under a <b>Tenancy Agreement</b>, or</li> <li>• would have been owed to <b>You</b> but for the breach of a <b>Tenancy Agreement</b> to let the <b>Insured Property</b> and where <b>We</b> have accepted <b>Your</b> claim under insured incident 1 (repossession).</li> </ul>
<b>Storage Costs</b>	The cost to store <b>Your</b> personal possessions after the termination of the <b>Tenancy Agreement</b> while <b>You</b> are unable to reoccupy the <b>Insured Property</b> , up to the limit shown on <b>Your</b> Policy Schedule.

<b>Tenancy/Tenancy Agreement</b>	<p>A <b>Tenancy Agreement</b> between <b>You</b> and the <b>Tenant</b> in relation to the Property which is:</p> <ol style="list-style-type: none"> <li>an Assured Shorthold <b>Tenancy Agreement</b> as defined within the Housing Act 1988 (as amended) or its equivalent outside of England and Wales but within the <b>Territorial Limits</b>, or</li> <li>a Private Residential <b>Tenancy</b> as defined within the Private Housing (Tenancies) (Scotland) Act 2016 (as amended); or</li> <li>a Company Residential <b>Tenancy</b> (Company Let) created after 28th February 1997 where the <b>Tenant</b> is a public limited company (plc) or limited company (Ltd) or its equivalent outside of England and Wales but within the <b>Territorial Limits</b> and the Property is let purely for residential purposes of the <b>Tenant's</b> employees and their family, or</li> <li>for the avoidance of any doubt, this does not cover an agreement between the <b>Tenant</b> and another party to sub-let the <b>Insured Property</b> without <b>Your</b> or <b>Your</b> letting agent's prior written agreement.</li> </ol>
<b>Tenant</b>	<p>The occupier of <b>Your</b> property, named in the <b>Tenancy Agreement</b> as the <b>Tenant</b> and who has received a <b>Comprehensive Reference</b> confirming that he/she can, solely or jointly with another <b>Tenant</b> or other <b>Tenants</b>, afford to cover the cost of the rent in full.</p>
<b>Territorial Limits</b>	<p>The United Kingdom of Great Britain and Northern Ireland.</p>
<b>Vacant Possession</b>	<p>Abandonment of the <b>Insured Property</b>, surrender of the <b>Insured Property</b> or keys by the <b>Tenant</b> to <b>You</b> or <b>Your</b> letting agent, or the eviction of the <b>Tenant</b> through the court process.</p>
<b>You/Your</b>	<p>The person(s) or organisation named as policyholder on <b>Your</b> Policy Schedule and who is owner of the <b>Insured Property</b>.</p>

# RENT & LEGAL PROTECTION

## What we will pay

For an insured incident under this policy **We** will pay **Your**:

- **Legal Costs**, including **Legal Costs** to make or defend an appeal provided that:
  - a. **You** tell **Us** within the time limits allowed that **You** want **Us** to appeal; and
  - b. **We** agree that it is always more likely than not that the appeal will be successful;
- **Opponents' Costs**;
- **Rent Arrears**, as shown under insured incident 5 of **Your** policy;
- **Storage Costs**;
- **Hotel Expenses**.

	What is covered	What is not covered
1	<p><b>Repossession</b></p> <p><b>Legal Costs</b> incurred in pursuit of the following:</p> <ol style="list-style-type: none"> <li>a. <b>Your</b> legal rights in trying to get possession of the <b>Insured Property</b> that <b>You</b> have let under a <b>Tenancy Agreement</b>.</li> <li>b. <b>Your</b> legal rights in trying to get possession of the <b>Insured Property</b> if <b>You</b> have let the <b>Insured Property</b> and <b>You</b> live in the <b>Insured Property</b> as the landlord.</li> </ol> <p>or their equivalent within the <b>Territorial Limits</b>.</p>	<p>Any claim reported to Legal Protection Group Limited more than 45 days after the date <b>You</b> should have known about the insured incident.</p> <p>Any claim where <b>You</b> have not complied with the requirements of the Immigration Act 2016.</p>
2	<p><b>Property Damage</b></p> <p><b>Legal Costs</b> incurred in pursuit of <b>Your</b> legal rights after an event which causes direct physical damage to the <b>Insured Property</b>.</p>	<p>Any claim reported to Legal Protection Group Limited more than 45 days after the date <b>You</b> should have known about the insured incident.</p> <p>Claims for missing or damaged items that are not listed within the <b>Dilapidations Inventory</b>.</p> <p>Any amount in dispute that is less than £1,000.</p>
3	<p><b>Eviction of Squatters</b></p> <p><b>Legal Costs</b> incurred in pursuit of <b>Your</b> legal rights to evict anyone who is not the <b>Tenant</b> or ex-<b>Tenant</b> from the <b>Insured Property</b> and who has not got either <b>Your</b> or <b>Your</b> letting agent's permission to be there. Please note, for England, Wales and Scotland, squatting is a criminal offence, therefore please contact the police in the first instance.</p>	<p>Any claim reported to Legal Protection Group Limited more than 45 days after the date <b>You</b> should have known about the insured incident.</p>
4	<p><b>Rent Recovery</b></p> <p><b>Legal Costs</b> incurred in pursuit of <b>Your</b> legal rights to recover rent owed by the <b>Tenant</b> for the <b>Insured Property</b> if it has been overdue for at least one calendar month.</p>	<p>Any claim reported to Legal Protection Group Limited more than 45 days after the date <b>You</b> should have known about the insured incident. Rent recovery claims must be submitted within 45 days of the date that the <b>Tenant</b> first fell into <b>Rent Arrears</b> or else any claim settlement may be reduced.</p>

	<p><b>Conditions</b></p> <p>If <b>You</b> accept payment (or part payment) of <b>Rent Arrears</b> from the <b>Tenant</b> of the <b>Insured Property</b>, <b>You</b> must be able to provide proof that <b>You</b> have warned the <b>Tenant</b> that it does not prevent <b>You</b> taking further action against them under this policy.</p> <p>Where the <b>Tenant</b> is a limited company, <b>You</b> must first seek advice from the <b>Appointed Lawyer</b> before accepting payment of <b>Rent Arrears</b>.</p>	
5	<p><b>Rent Arrears</b></p> <p>Where <b>We</b> have accepted <b>Your</b> claim under insured incident 1 Repossession, the <b>Insurer</b> will pay:</p> <ol style="list-style-type: none"> <li>unpaid rent which is due to <b>You</b> under the terms of a <b>Tenancy Agreement</b> whilst <b>You</b> obtain <b>Vacant Possession</b> of the <b>Insured Property</b>;</li> <li>75% of the monthly rent that would have been due to <b>You</b> for a maximum of two months or until the <b>Insured Property</b> is ready to be re-let, whichever happens sooner, if <b>You</b> are not able to re-let the <b>Insured Property</b> immediately once <b>Vacant Possession</b> has been obtained due to damage or neglect which the <b>Tenant</b> is responsible for under the <b>Tenancy Agreement</b>.</li> </ol> <p><b>Conditions</b></p> <p>Provided that in both (a) and (b) <b>You</b> have:</p> <ol style="list-style-type: none"> <li>obtained a satisfactory <b>Comprehensive Reference</b> for each <b>Tenant</b> and each <b>Guarantor</b> from a licensed referencing service before the <b>Tenancy</b> started; and</li> <li>kept clear and up to date rental records; and provided that <b>We</b> have accepted <b>Your</b> claim under insured incident 1 (repossession); and</li> <li>in cases where Rent Arrears have accrued, <b>You</b> must have agreed to <b>Our</b> Appointed Lawyer taking all appropriate steps to negotiate the Rent Arrears with the defaulting <b>Tenant</b> or any applicable <b>Guarantor</b> before a notice of eviction is served upon the <b>Tenant</b> to quit the Insured Property; and</li> <li>Following vacant possession, <b>You</b> must submit a claim for any <b>Deposit</b>, previously paid by the <b>Tenant</b>, to the full value of any rent claimed under this insurance incident; and</li> </ol>	<p>Any claim reported to Legal Protection Group Limited more than 45 days after the date <b>You</b> should have known about the insured incident. <b>Rent Arrears</b> claims must be submitted within 45 days of the date that the <b>Tenant</b> first fell into <b>Rent Arrears</b> or else any claim settlement may be reduced.</p> <p>Any rental payments once <b>Vacant Possession</b> has been obtained other than in the circumstances described in b) where <b>Your Insured Property</b> cannot immediately be re-let due to damage or neglect.</p> <p>Where <b>You</b> do not agree to <b>Our Appointed Lawyer</b> taking all appropriate steps to negotiate <b>Rent Arrears</b> with the defaulting <b>Tenant</b> or any applicable <b>Guarantor</b>, the <b>Insurer</b> will not pay any <b>Rent Arrears</b> under the terms of this insurance.</p> <p><b>We</b> will not pay more than 12 monthly rental payments where the <b>Tenant</b> successfully submits a valid defence to the eviction.</p>



	<ul style="list-style-type: none"> <li>v. Pay <b>Us</b> the full amount recovered from the <b>Deposit</b> within 30 days of this amount being paid to; and</li> <li>vi. Provide copies of <b>Your</b> claim from the <b>Deposit</b> and any subsequent adjudication at <b>Our</b> request; and</li> <li>vii. Where dilapidations are awarded from the <b>Deposit</b> (and where these are not the subject of a claim under insured incident 5 – Rent Arrears), a proportionate amount will be deducted from the <b>Deposit</b> payable to <b>Us</b> for rent indemnity. Failure to comply with this condition may result in <b>Your</b> policy being cancelled and further policies being refused to <b>You</b>.</li> </ul>	
<p><b>6</b></p>	<p><b>Legal Defence</b></p> <p><b>Legal Costs</b> incurred in pursuit of:</p> <ul style="list-style-type: none"> <li>a. defending <b>your</b> legal rights if an event arising from letting the <b>Insured Property</b> leads to <b>you</b> being prosecuted in a criminal court;</li> <li>b. defending an appeal against <b>your</b> decision not to adapt the <b>Insured Property</b> following a request under: <ul style="list-style-type: none"> <li>i. The Disability Discrimination Provisions within the Equality Act 2010;</li> <li>ii. The Housing (Scotland) Act 2006;</li> <li>iii. The Disability Discrimination (NI) Order 1995 as amended by the DD (NI) Order 2006; or any future amending legislation.</li> </ul> </li> </ul> <p><b>Conditions</b></p> <p>Provided that for (b) <b>You</b> have first tried to resolve the dispute using the free conciliation service of the Equality and Human Rights Commission or the Equality Commission (NI).</p>	<p>Fines, penalties, compensation or damages which <b>You</b> are ordered to pay by a court or other authority.</p>

## How we settle claims

If **You** wish to claim under this policy please follow the steps detailed in How To Make A Claim on page 8. **You** should also read **Your** Policy Schedule, Claims Conditions on page 9, General Conditions on page 16 and General Exclusions on page 18.

The most **We** will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is the amount detailed in **Your** Policy Schedule.

**You** must use the **Tenant's Deposit** to cover any damage to the **Insured Property** at the end of the **Tenancy** and any remaining balance must then be used to cover any outstanding monies owed by the **Tenant**, including

rent. The **Deposit** must not be used to cover re-letting fees and expenses. Therefore final settlement of any rent protection claim will be for the monthly rent minus the value of the remaining **Deposit** once damages have been deducted.

Claims for **Rent Arrears** shown under insured incident 5 will be processed monthly in arrears and will be paid by **Us** to **You** within 14-21 days of the monthly processing date.

For ongoing **Rent Arrears** claims, no payment will be made to **You** until more than £250 of **Rent Arrears** has been accrued or until **Vacant Possession** has been obtained, whichever is first.

# GENERAL CONDITIONS

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These are the conditions of the insurance **You** will need to meet as **Your** part of this contract.

## Taking care

**You** must take all reasonable steps to avoid incurring liability and prevent loss or damage to everything which is covered by this insurance.

## Statutory requirements

**You** must comply with all statutory requirements and other safety regulations imposed by any government or local authority in relation to letting out the **Insured Property**. Failure to do so may invalidate **Your** policy cover.

## Fraud

If dishonesty or exaggeration is used by **You** or anyone acting on **Your** behalf to obtain:

- a claims payment under **Your** policy; or
- cover for which **You** do not qualify; or
- cover at a reduced premium;

all benefits under this policy will be lost, this policy may be invalid, **You** may not be entitled to a refund of **Your** premium and legal action may be taken against **You**.

## Transferring your interest in this policy

**You** cannot transfer **Your** interest in this policy to anyone else without **Our** written permission.

## Cancelling this policy

### Cancelling within 14 days

If **You** change **Your** mind and decide **You** no longer want this policy, **You** can cancel it free of charge within 14 days of receiving **Your** policy documents or the start date of this policy (whichever is later). **You** can contact **Our** Customer Services team either by calling 0344 967 1400 or by email at [rentprotection@lettingshub.co.uk](mailto:rentprotection@lettingshub.co.uk) to confirm **Your** wish to cancel.

As long as **You** have not made a claim within the 14 days, no cancellation fee will apply and **You** will receive a full refund of any insurance premium **You** have paid for the this policy.

### Cancelling after 14 days or after you have made a claim

If **You** cancel cover more than 14 days after the date this policy first began, or after **You** have made a claim. **We** cannot offer **You** a refund of **Your** premium for this policy.

### If we cancel your policy

If **We** decide to cancel **Your** policy for any reason, **We** will give **You** at least 14 days notice in writing by email or to **Your** last known address. If **We** cancel **Your** policy, **We** may refund **Your** premium paid for the remainder of the current **Insurance Period**.

This right to cancel will only be invoked in exceptional circumstances as a result of **You** behaving inappropriately, for example:

- Where **We** have a reasonable suspicion of fraud;
- **You** use threatening or abusive behaviour or language or intimidation or bullying of **Our** staff or suppliers;
- Where it is found that **You**, deliberately or recklessly, disclosed false information or failed to disclose important information.

## Conditions of cover

1. **You** must:
  - a. keep to the terms and conditions of this policy;
  - b. try to prevent anything happening that may cause a claim;
  - c. take reasonable steps to keep any amount **We** have to pay as low as possible;
  - d. send everything **We** ask for, in writing;
  - e. give **Us** full details of any claim as soon as possible and in any event, within 45 days of **You** becoming aware of an insured incident and give **Us** any information **We** need.
  - f. take a minimum of four weeks' rent (if rent is paid weekly) or one month's rent (if rent is paid monthly) or purchase deposit replacement insurance in lieu of a **Deposit** with a sum insured equal to or exceeding an amount equal to four weeks' Rent (if Rent is paid weekly) or one month's Rent (if Rent is paid monthly);
  - g. register with a **Tenancy Deposit** scheme any **Deposit** taken in accordance with current legislation;

- h. carry out a full and detailed **Dilapidations Inventory** of the **Insured Property's** contents and their condition, which must be agreed (and signed if applicable) by the **Tenant**.
- 2.
- a. **We** can take over and conduct, in **Your** name, any claim or legal proceedings at any time. **We** can negotiate any claim on **Your** behalf.
- b. **You** are free to choose an **Appointed Lawyer** (by sending **Us** a suitably qualified person's name and address) if:
- i. **We** agree to start legal proceedings and it becomes necessary for a lawyer to represent **Your** interests in those proceedings; or
- ii. there is a conflict of interest.
- c. In all circumstances except those in 2(b) above, **We** are free to choose an **Appointed Lawyer**.
- d. The **Appointed Lawyer** will be appointed by **Us** to represent **You** according to **Our** standard terms of appointment, which may include a 'no-win, no-fee' agreement. The **Appointed Lawyer** must co-operate fully with **Us** at all times.
- e. **We** will have direct contact with the **Appointed Lawyer**.
- f. **You** must co-operate fully with **Us** and with the **Appointed Lawyer** and must keep **Us** up to date with the progress of the claim.
- g. **You** must give the **Appointed Lawyer** any instructions that **We** ask for.
- 3.
- a. **You** must tell **Us** if anyone offers to settle a claim.
- b. If **You** do not accept a reasonable offer to settle a claim, **We** may refuse to pay further **Legal Costs**.
- c. **We** may decide to pay **You** the losses **You** are claiming instead of starting or continuing legal proceedings.
- 4.
- a. **You** must tell the **Appointed Lawyer** to have **Legal Costs** taxed, assessed or audited, if **We** ask for this.
- b. **You** must take every step to recover **Legal Costs** that **We** have to pay and must pay **Us** any **Legal Costs** that are recovered.
5. If an **Appointed Lawyer** refuses to continue acting for **You** with good reason, or if **You** dismiss an **Appointed Lawyer** without good reason, the cover **We** provide for that particular claim will end at once, unless **We** agree to appoint another **Appointed Lawyer**.
6. If **You** settle a claim or withdraw it without **Our** agreement or do not give suitable instructions to an **Appointed Lawyer**, the cover **We** provide for that particular claim will end at once and **We** will be entitled to reclaim from **You Costs and Expenses We** have paid.
7. **Disclosure Breach** – If **You** fail to disclose relevant information or **You** disclose false information in relation to this policy, **We**, or the broker, may:
- a. cancel the contract and keep the premiums if the **Disclosure Breach** is deliberate or reckless
- b. cancel the contract but return the premiums proportionately if this contract would not have been entered into had the **Disclosure Breach** been known
- c. amend the terms of the contract accordingly if the contract would have been entered into on different terms had the **Disclosure Breach** been known
- d. proportionately reduce the amount **You** are entitled to in the event of a successful claim if a higher premium would have been charged had the **Disclosure Breach** been known
8. Prospects of success – At any time **We** may, but only when supported by independent legal advice, form the view that **You** do not have a 51% or greater chance of winning the case and achieving a positive outcome. If so, **We** may decline support or any further support. Examples of a positive outcome are:
- a. being able to recover the amount of money at stake
- b. being able to enforce a judgment
- c. being able to achieve an outcome which best serves **Your** interests
9. Change in law – Cover under this policy is based on laws and regulations in force at the time that it was written. If **We** believe that any subsequent change in law or regulations results in the scope of cover being either restricted or broadened, **We** reserve the right to accept claims where the change restricts the cover under this policy and reject claims where the change provides a benefit which did not previously exist.

## Other conditions

There are other conditions which relate to any claim **You** may make and these are shown in the section headed Claims Conditions on page 9. **You** should also refer to any conditions or endorsements noted on **Your** Policy Schedule.

# GENERAL EXCLUSIONS

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The insurance provided under this policy does not cover any of the following:

1. Any **Costs and Expenses, Rent Arrears, Hotel Expenses or Storage Costs** that are incurred before **We** agree to pay them.
2. Any claim where a **Comprehensive Reference** was not obtained before the **Tenancy** started.
3. A claim which is fraudulent, exaggerated or dishonest or where an allegation of dishonesty or violent behaviour has been made against **You**.
4. Any claim relating to registering rents, reviewing rents, rent control, buying the freehold of the **Insured Property** or any matter that relates to rent tribunals, rates tribunals, land tribunals, rent assessment committees and rent officers.
5. Any claim relating to someone legally taking the **Insured Property** from **You**, whether **You** are offered money or not, or restrictions or controls placed on the **Insured Property** by any government or public or local authority unless the claim is for accidental physical damage caused by any of the above.
6. Any claim relating to subsidence, mining or quarrying.
7. Judicial review.
8. Any claim caused by, contributed to or arising from:
  - a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
  - b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it;
- c. war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup, or any other act of terrorism or alleged act of terrorism as defined in the Terrorism Act 2000;
- d. pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.
9. A dispute with **Us** not otherwise dealt with under **Our** complaints procedure (see Our Service To You on page 3).
10. Any legal action **You** take which **We** or the **Appointed Lawyer** have not agreed to or where **You** do anything that hinders **Us** or the **Appointed Lawyer**.
11. Apart from **Us**, **You** are the only person who may enforce all or any part of this policy and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to the policy in relation to any third-party rights or interest.
12. Any claim directly or indirectly caused by or resulting from any device failing to recognise, interpret or process any date as its true calendar date.
13. Any claim where **You** are not represented by a law firm or a barrister.

