



RENT & LEGAL PROTECTION

Policy Summary

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Policy Summary

This document provides a summary of the cover available under this policy. Full details can be found in the Policy Booklet, a copy of which is available at www.lettingshub.co.uk or by contacting our Customer Services team. A copy will also be sent to you if you purchase the policy. If you have purchased a policy, please refer to the Policy Booklet and your Master Policy Schedule (which includes any endorsements that apply) for full details of your individual cover. On receipt of your Policy Booklet, you will have 14 days to decide if you wish to cancel the policy - see "Your right to cancel" on page 4 for more information.

This policy is arranged by The Lettings Hub Limited, an Appointed Representative of Let Insurance Services Limited (LIS). This policy is administered and managed by Legal Protection Group Limited and all claims are administered by Legal Claims Group Limited on behalf of the insurer. The policy is underwritten by City & Commercial Insurance Company (PCC) Limited, on whose behalf Legal Protection Group act.

Policies are a 12-month contract and may be amended from time to time with 30 days' prior notice, unless the change is required to fulfil regulatory requirements.

You will be covered for legal costs incurred in relation to repossession of the insured property, property damage, eviction of squatters, rent recovery and landlord's legal defence. In addition you will be covered for the landlord's rent arrears, hotel expenses and storage costs. You also have access to our additional telephone services for legal advice, tax advice and counselling.

Policy Limit

You may claim for up to £75,000 per claim.

Territorial limits

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

Applicable law

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

Comprehensive reference

To qualify for cover under insured incident 5 (rent arrears) you must have obtained a satisfactory comprehensive reference before the tenancy started.

A comprehensive reference is defined as an Elite or Essential++ reference from The Lettings Hub showing an 'Accept' decision or, a certified or uncertified++ Property Passport™ with a Tenancy Score of 85 or more, on the Tenant(s) named in the Tenancy Agreement. Where the Elite/Essential++ reference or Property Passport™ state Tenant(s) require a suitable Guarantor, a Guarantor must also be named in the Tenancy Agreement and have received an 'Accept' recommendation on an Elite or Essential++ reference or a Tenancy Score of 85 or more on a certified or uncertified++ Property Passport™. All conditions noted in the reference must be met for both Tenants and Guarantors.

The Comprehensive Reference must have been carried out no more than 60 days before the Tenancy Agreement started. This can be extended to 180 days for students and up to 90 days for all other Tenants and Guarantors where a certified or uncertified++ Property Passport™ has been obtained, dependent on the expiry date of the Property Passport™.

If You do not have an Elite or Essential++ reference or a certified or uncertified++ Property Passport™ from The Lettings Hub, other references can be accepted however they must be at least equivalent in their scope to The Lettings Hub's Elite or Essential++ reference.

General exclusions or limitations

It must be more likely than not that you will recover damages or make a successful defence of your civil claim.

Before the tenancy starts you must have obtained a satisfactory comprehensive reference.

You will not be covered for any costs incurred before we agree to pay them.

We are free to choose a lawyer to act on your behalf, unless we agree to start proceedings or there is a conflict of interest.

Claims Excesses

No excess will apply.

1. Repossession

Features & Benefits	Significant Exclusions or Limitations
Legal costs incurred in gaining possession of the insured property from the tenants.	<p>The insured property must be let under:</p> <ul style="list-style-type: none"> • an assured shorthold tenancy; or • a short assured tenancy; or • an assured tenancy. <p>Any claim where you have not complied with the requirements of the Immigration Act 2016 will not be covered.</p>

2. Property damage

Features & Benefits	Significant Exclusions or Limitations
Legal costs incurred in pursuit of the landlord's legal rights after an event which causes direct physical damage to the insured property.	The amount in dispute must be more than £1,000.

3. Eviction of squatters

Features & Benefits	Significant Exclusions or Limitations
Legal costs incurred to evict someone living in the insured property without your or the landlord's permission.	In England, Scotland and Wales, squatting is a criminal offence. You should the contact the police in the first instance.

4. Rent recovery

Features & Benefits	Significant Exclusions or Limitations
Legal costs incurred in recovering rent owed by the tenant.	<p>Rent arrears must have been overdue for at least one calendar month.</p> <p>Registering rents, reviewing rents or any matter to do with rent, rate or land tribunals, rent assessment committees and rent officers will not be covered.</p>

5. Rent arrears

Features & Benefits	Significant Exclusions or Limitations
<p>We will pay the rent arrears for up to 12 months or until vacant possession, whichever is first.</p> <p>We will pay 75% of the monthly rent that would have been payable for a maximum of two months until your property is ready to be re-let, if your property cannot be immediately re-let due to damage or neglect which the tenant is responsible for under the tenancy agreement.</p> <p>Provided that 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.</p>	<p>Cover will only be provided if repossession is being sought under insured incident 1 (Repossession).</p> <p>Before the tenancy starts you must have obtained a satisfactory comprehensive reference.</p> <p>Where you do not agree to our appointed lawyer taking all appropriate steps to negotiate the rent arrears with the defaulting tenant or any applicable guarantor, no cover for rent arrears will be payable under the terms of this insurance.</p>

6. Legal defence

Features & Benefits	Significant Exclusions or Limitations
<p>Legal costs incurred to defend criminal prosecutions against the landlord relating to the letting of the insured property and actions for unlawful discrimination.</p>	<p>We will not pay fines, penalties, compensation or damages which the landlord is ordered to pay by a court or other authority.</p> <p>We must agree that it is always more likely than not that any appeal will be successful.</p>

Hotel expenses

Features & Benefits	Significant Exclusions or Limitations
<p>We will pay the landlord's hotel expenses while you try to get a possession order for the insured property so that the landlord can live in it.</p>	<p>Cover is for up to £150 per day for a maximum of 30 days.</p>

Storage costs

Features & Benefits	Significant Exclusions or Limitations
<p>We will pay to store the landlord's household possessions while they are unable to reoccupy the insured property.</p>	<p>Cover is for £10 per day for a maximum of four weeks.</p>

Additional Telephone Services

Features & Benefits	Significant Exclusions or Limitations
<p>Legal helpline Advice on personal legal problems within UK law.</p> <p>Tax helpline Advice on any personal tax problems within UK law.</p> <p>Counselling helpline Qualified counsellors provide support in dealing with worrying problems.</p>	

Important Information

Your right to cancel

If having read your policy you decide not to proceed with the insurance, you will have 14 days to cancel it, starting on the day the protection for the insured property started.

On receipt of your notice, we will refund any premiums already paid, except when you have already made a claim under your policy.

Should you wish to cancel your protection for an insured property more than 14 days after the protection started we cannot offer you a refund of your premium for this policy.

If you have made a claim within the current insurance period, we cannot offer you a refund of your premium and any remaining monthly instalments for the insurance period must be paid in full.

To cancel please write to The Insurance Team, The Lettings Hub, 8 Axon, Commerce Road, Lynch Wood, Peterborough, PE2 6LR or call 01733 396 016.

Claims

Should you wish to claim under your Rent & Legal Protection policy you should call our Claims Helpline on 0344 840 6345 within 45 days of the insured incident occurring. You must provide any information or help that is requested. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the Policy Booklet.

Complaints

Our goal is to provide excellent service to all customers. If you are unhappy with the service provided and your complaint does NOT relate to policy cover, you should initially contact our Insurance Customer Services team at: rentprotection@lettingshub.co.uk, or on 01733 396016.

If your complaint relates to policy cover, you should contact the insurer directly in writing to: The Compliance Director, City & Commercial Insurance Company (PCC) Limited, 3rd Floor, one Cornet Street, St Peter Port, Guernsey, GY1 1BZ.

If after three months you remain dissatisfied and feel that your complaint has not been resolved to your satisfaction, you can escalate your complaint to one of two independent bodies depending on the nature of the original complaint.

For all complaints except those relating to policy cover, you can contact the Financial ombudsman Service (FOS).

For complaint relating to policy cover, you can contact the Channel Islands Financial Ombudsman (CIFO).

Compensation

This policy is covered by the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if the Insurer cannot meet its obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

Premiums and payments

Premiums are inclusive of Insurance Premium Tax. You must pay for your policy in full. Premiums may be paid by Direct Debit.

Termination of the contract

We may cancel this policy by giving you at least 14 days notice at your last known address. If we cancel the policy we will refund premiums already paid for the remainder of the current insurance period.

Upon termination of your Master Policy, all of your insured properties will cease to be covered with immediate effect.

The law and language applicable to the policy

The policy is governed by the law of England and Wales. The language used in this policy and any communications relating to it will be English.

The Lettings Hub

The Lettings Hub Limited is an Appointed Representative of Let Insurance Services Limited. The Lettings Hub, The Landlord Hub and LetRisks are also trading names of Let Insurance Services Limited, registered in England and Wales no. 06413754. Let Insurance Services Limited is an independent intermediary and is authorised and regulated by the Financial Conduct Authority. The company is entered on the FCA register (www.fca.gov.uk/register) under reference 474985.

Insurers

This policy is administered and managed by Legal Protection Group Limited and all claims are administered by Legal Claims Group Limited and/or third party service providers nominated by them on behalf of the Insurer. Legal Protection Group Limited (firm reference number 749446) is an appointed representative of Somerset Bridge Insurance Services Limited (firm reference number 477112). Somerset Bridge Insurance Services Limited is authorised and regulated by the Financial Conduct Authority.

You can check the details on the FCA's website by visiting www.fca.gov.uk/register or by contacting the FCA on 0800 111 6768 or 0300 500 8082.

This policy is underwritten by City & Commercial Insurance Company (PCC) Limited, on whose behalf Legal Protection Group Limited act. City & Commercial Insurance Company (PCC) Limited is authorised and regulated by the Guernsey Financial Services Commission.

You can check their name, address and regulatory status by visiting the Guernsey Financial Services Commission website at: <https://www.gfsc.gg/commission/regulated-entities/54692>

