

Landlord Legal Expenses & Rent Guarantee Insurance

Insurance Product Information Document

This insurance product is provided by Temple Legal Protection which is registered in the UK and is authorised and regulated by the Financial Conduct Authority, FRN 303704.

The following is a summary of the key features of the cover - the full terms and conditions are detailed in the Policy Wording, a copy of which is available on request.

What is this type of insurance?

This landlord legal expenses insurance provides cover for professional fees incurred in relation to the property noted on the policy schedule which is let solely for domestic residential purposes.



What is insured?

- ✓ Rent Recovery
- ✓ Property Damage
- ✓ Nuisance
- ✓ Property Disputes
- ✓ Contract
- ✓ Health & Safety
- ✓ Tax Investigations
- ✓ Eviction & Repossession
- ✓ Rent Guarantee
- ✓ Attendance

Rent Guarantee is provided at the rate shown in the residential tenancy agreement up to £2,500 per month up to a maximum of £25,000 for any one period of insurance

Insurance is provided for up to £100,000 of cover for any one claim and £1,000,000 in the aggregate for any one period of insurance

Attendance is provided up to £100 per day, up to a maximum of £1,000 in the aggregate for any one period of insurance



What is not insured?

- ✗ Any claim not notified to us within 45 days of the date of event
- ✗ Any claims occurring within the first 90 days of the first period of insurance if the tenancy agreement commenced before the inception date of the policy, or arising within 90 days of the first period of insurance unless it can be evidenced that you previously held comparable legal expenses insurance cover immediately prior to the inception date of this policy
- ✗ Claims which occurred outside the territorial limits
- ✗ Claims which did not occur during the period of insurance



Are there any restrictions on cover?

- ! It must be more likely than not that your claim will be successful for your claim to be accepted
- ! Any deposit must be properly protected in accordance with the relevant legislation
- ! Buildings insurance covering the standard range of perils must be maintained in force on the property during the period of insurance
- ! The insurer will not pay claims under the rent protection section until a full month's rent is in arrears
- ! Service charges only applies to disputes over £1,000 and cover is limited to 75% of the amount in dispute
- ! Property Damage cover only applies to disputes over £1,000 and cover is limited to 75% of the amount in dispute
- ! Contract cover only applies to disputes over £1,000 and cover is limited to 75% of the amount in dispute
- ! Rent Guarantee is limited to the amount shown in the residential agreement up to £2,500 per month and a maximum of £25,000 any one period of insurance
- ! The Attendance Allowance is limited to a maximum of £100 per day and £1,000 maximum for any one claim, and in the aggregate any one year



Where am I covered?

The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands



What are my obligations?

You must provide full and accurate information to all questions asked.

Your answers must be true to the best of your knowledge and belief.

Your answers will form part of the statement of facts on which your policy will be based.

If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible.

Failure to do this may invalidate your policy and claims may not be paid



When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



When does the cover start and end?

Your cover will start and end on the dates noted in your policy documents.



How do I cancel the contract?

The Insurer or the Insured may cancel this insurance by giving 30 days written notice. The premium shall be adjusted on the basis of the Insurer receiving or retaining pro-rata premium save that there will be no refund of premium if the Insured has notified a Claim during the Period of Insurance.

Important Information

Insurer

The insurer for this product is Royal & Sun Alliance Ltd.

Claims

You should notify any claim under the policy to Temple as soon as possible. Completion of a claim form will be required.

Complaints

If you wish to make a complaint about anything other than the sale of the insurance, please notify the insurer's underwriting agent at: Compliance Manager, Temple Legal Protection Ltd, One, Bell Court, Leapale Lane, Guildford GU1 4LY Telephone no: 01483 577877.

If your complaint cannot be resolved you may be entitled to refer the matter to the Financial Ombudsman Service. Full details of the Complaints Procedure are detailed in the Certificate of Insurance.

Compensation arrangements

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) in the event that your insurers do not have enough money to pay a claim.

Further information about compensation scheme arrangements is available from the FSCS.