

# Landlords Legal Expenses Insurance

temple  
legal protection



## Landlords Legal Advantage



Comprehensive cover for your clients against the cost of unexpected legal fees

The legal expenses insurance experts  
[www.temple-legal.co.uk](http://www.temple-legal.co.uk)

# Landlords Legal Advantage

## Legal Expenses Insurance

temple  
legal protection

Landlords legal expenses insurance is a crucial part of any residential landlords portfolio and our cover is one of the widest available.

We provide comprehensive cover against unexpected legal costs including:

- Repossession of the property from tenants.
- Pursuing the tenant to recover unpaid rent.
- Pursuit of claims against tenants or other parties causing damage to property.
- Pursuit of nuisance claims against the tenant or occupier of the property.
- Costs incurred to store personal possessions and alternative accommodation costs whilst possession of the property is being sought.
- Defence of criminal prosecutions arising from the letting of the property.
- Payment of outstanding rent whilst possession of the property is being gained.
- Representation and appeals following enquiries into self assessment tax returns.
- Disputes over the purchase or hire of goods used for the benefit of the property or disputes over the repair, refurbishment or renovation of the property.

## What are the benefits of the scheme?

**The Temple Advantage for you:**

- Policies are easy to issue.
- Bespoke cover is available.
- Simple monthly reporting.
- A dedicated account manager at Temple.
- Fair and flexible commission arrangements.
- Commission deducted at source - so there will be no delay of your commission payments.
- Market leading claims service, giving you peace of mind that your clients will be treated fairly.
- A commitment to providing timely and intelligent decisions.

**The Temple Advantage for your clients:**

- Comprehensive cover addressing the needs of a private landlord including areas that some of our competitors do not cover, such as rent guarantee.
- First class claims service with expert local law firms.

- Optional covers are available to cover other areas affecting the letting of residential property, including rent guarantee, tax investigations and contract disputes.
- A 24-hour helpline staffed by qualified solicitors.

## How does it work?

We aim to make our Landlords Legal Advantage product as straight forward to use as possible, operating on a self-quote, self-issue basis, where you issue policy wordings and schedules for each client.

- Premiums are payable to us on a monthly basis.
- Full support is also given for non-standard and stand-alone risks by telephone and on-line.
- Monthly instalment payments are also available.

## Standard Cover:

- Repossession
- Rent Recovery
- Property Protection
- Nuisance
- Prosecution Defence
- Loss Adjuster fees
- Tax Investigations
- Contract Disputes
- 24 hour legal and tax advice service
- £50,000 limit of indemnity

## Optional Cover:

- Rent Guarantee

## Next step:

Enhance the service you give to your clients.

For more information or to arrange a meeting, please contact our Bristol office on:

**01483 577877** or email  
**[underwriting@temple-legal.co.uk](mailto:underwriting@temple-legal.co.uk)**



# Landlords Legal Advantage

## Summary of Cover

The following is a summary of cover designed to help you understand the key features, benefits, exclusions and limitations of Landlords Legal Advantage. Full policy terms and conditions contained in the policy wording, a copy of which is available on request. This insurance is provided by Temple Legal Protection Limited who are authorised under a binding authority agreement to underwrite and administer this insurance on behalf of Royal & Sun Alliance Plc.

SIGNIFICANT FEATURES	
Claims reporting basis	This is a claims made insurance. You must report your claim during the period of insurance and as soon as you become aware of circumstances which may lead to a claim. Claims relating to repossession of property, recovery of rent and rent arrears must be reported within 45 days of the rent first becoming due and payable.
Limits of indemnity	• £50,000 per claim (Witness Attendance Allowance is subject to an inner limit of £1,000 per claim)
Co-insurance	40% for use of a representative who is not one of our panel of appointed representatives and where that chosen representative does not agree to our standard charging rates
Territorial limits	The United Kingdom of Great Britain and Northern Ireland
Applicable law	England and Wales
Period of insurance	12 months unless otherwise agreed

SIGNIFICANT FEATURES	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
The insurer will pay legal costs and expenses, up to the limit of indemnity, for insured events listed below.	<ul style="list-style-type: none"> <li>• It must always be more likely than not that your claim will be successful. This requirement applies throughout the duration of your claim.</li> <li>• Disagreements with your tenant which arise within the first 90 days of cover if the tenancy commenced before the start date of your policy.</li> <li>• Any costs incurred before the insurer agrees to pay them.</li> <li>• Circumstances giving rise to a claim which exist before you take out this policy.</li> </ul>

STANDARD COVER	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
<b>Repossession</b> Obtaining physical possession of your property providing it has been let: <ul style="list-style-type: none"> <li>• Under an assured shorthold, short assured or assured tenancy</li> <li>• Under the Housing Act or the Housing (Scotland) Act;</li> <li>• Under the Private Tenancies (Northern Ireland) Order;</li> <li>• To a limited company or partnership for residential use; or</li> <li>• Under a valid written agreement where you live at the let property.</li> </ul>	<ul style="list-style-type: none"> <li>• You must have performed your obligations under the tenancy agreement.</li> <li>• You must have correctly and properly served the tenant with all appropriate and statutory notices.</li> <li>• Claims must be reported to us within 45 days of the rent becoming due and payable.</li> <li>• Where the let property is subject to a licence scheme, a current licence has been issued and you have complied with its conditions.</li> </ul>
<b>Rent Recovery</b> Pursuing the tenant to recover outstanding rent.	<ul style="list-style-type: none"> <li>• Outstanding rent must be more than £500, have been overdue for at least 14 days and a claim must be reported to us within 45 days of the rent becoming due and payable.</li> </ul>
<b>Property Damage</b> Pursuing a claim for physical damage to the let property and/or its contents.	<ul style="list-style-type: none"> <li>• The value of the amount claimed must be more than £1,000.</li> <li>• Where the claim is against the tenant, an inventory and schedule of dilapidations has been prepared.</li> <li>• Damage which arises from a contract (other than the tenancy agreement).</li> </ul>
<b>Nuisance</b> Pursuing a claim for interference with the use, enjoyment or right over the let property.	<ul style="list-style-type: none"> <li>• Disputes over rent, tax, planning or building regulations or with a public or local authority.</li> <li>• Land or buildings other than the let property.</li> <li>• Mining, subsidence, landslide or heave.</li> </ul>

STANDARD COVER	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
<p><b>Storage Costs and Alternative Accommodation Expenses</b> Where you are seeking possession of your let property, the insurer will pay:</p> <ul style="list-style-type: none"> <li>Up to £15 (inc. VAT) per day for a maximum of 30 days to store your personal belongings; and/or</li> <li>Up to £175 (inc. VAT) per day for a maximum of 30 days towards the costs of alternative accommodation.</li> </ul>	<ul style="list-style-type: none"> <li>You must intend to live in your let property once possession is gained from the tenant.</li> </ul>
<p><b>Prosecution Defence</b> Defending you in criminal prosecutions arising from your letting of the let property.</p>	<ul style="list-style-type: none"> <li>Allegations of your involvement with an accident involving personal injury or death.</li> <li>Fines, penalties or compensation awarded against you or costs you are ordered to pay by a criminal court.</li> <li>£250 excess per claim</li> </ul>
<p><b>Tax Investigations</b> HMRC tax enquiries into your self assessment tax return.</p>	<ul style="list-style-type: none"> <li>All returns must be complete and correct and submitted within statutory time limits.</li> <li>The tax affairs of any business other than letting your property.</li> <li>Tax evasion schemes.</li> <li>250 excess per claim</li> </ul>
<p><b>Contract Disputes</b> Pursuing or defending a contractual dispute for the:</p> <ul style="list-style-type: none"> <li>Purchase or hire of goods used for the benefit of your let property;</li> </ul> <p>Purchase or hiring in of services relating to the repair, refurbishment or renovation of your let property as long as the work commenced during the period of insurance.</p>	<ul style="list-style-type: none"> <li>The amount in dispute must be more than £250 (inc VAT), the contract value less than £10,000 (inc VAT) and costs incurred in pursuing a claim are limited to 75% of the amount in dispute.</li> <li>Structural alterations or extending your let property or adjudication procedures relating to building or construction work.</li> <li>Tenancy agreements or the sale, purchase, terms of a lease, licence or tenancy of land or buildings, or any service charge disputes.</li> <li>250 excess per claim</li> </ul>
<p><b>Loss Adjuster's Fees</b> Fees incurred in preparing and negotiating a claim under your commercial buildings, contents and/or business interruption policy where liability is not contested.</p>	<ul style="list-style-type: none"> <li>The amount claimed must be more than £10,000.</li> <li>250 excess per claim</li> </ul>

OPTIONAL COVER	
<p><b>Rent Guarantee</b> For claims accepted under Repossession of Let Property, the insurer will pay:</p> <ul style="list-style-type: none"> <li>Unpaid rent due to you whilst the tenant still occupies the let property;</li> <li>50% of the monthly rent for a maximum of three months after vacant possession is gained if the property cannot immediately be re-let.</li> </ul>	<ul style="list-style-type: none"> <li>The insurer will not pay more than 12 monthly rental payments.</li> <li>You must have obtained a satisfactory reference prior to the commencement of the tenancy agreement.</li> <li>250 excess per claim</li> </ul>

ADDITIONAL SERVICES	
<p><b>Legal and Tax Advice Helpline</b> Provides you with telephone advice on personal legal problems or tax matters under UK law.</p>	

Temple Legal Protection Limited is authorised and regulated by the Financial Conduct Authority.

For more information on how working with Temple Legal Protection can benefit you and your clients, please call us now on 01483 577877 or visit [www.temple-legal.co.uk](http://www.temple-legal.co.uk)

## TEMPLE LEGAL PROTECTION LIMITED

### Bristol Address:

One Temple Quay  
Temple Back East  
Bristol  
BS1 6DZ

Tel: 01179 595495

### Guildford Address:

1 Portsmouth Road  
Guildford  
GU2 4BL

Tel: 01483 577877

DX: 83188  
Guildford

The experts in legal expenses insurance