

Landlord Legal Expenses and Rent Protection Insurance



Insurance Product Information Document

Company: Arc Legal Assistance Limited

Product: Arc Landlord Legal Expenses and Rent Protection

Arc Legal Assistance Limited. Authorised and regulated by the Financial Conduct Authority. Firm reference number 305958
Registered in England No. 04672894. Registered address: The Gatehouse, Lodge Park, Lodge Lane, Colchester, Essex, CO4 5NE

This document is a summary of the key features of the policy. It is not specific to you and so may not provide all the information relevant to your cover needs. Other documents contain the full information you need to know before you decide to buy, and the full contract details.

What is this type of insurance?

Landlord Legal Expenses and Rent Protection insurance gives you access to telephone legal advice, along with cover for legal costs and expenses, if you experience any of the legal problems covered by this policy. You are also covered for up to £2,500 a month for Rent Protection claims.



What is insured?

Your legal adviser's fees and expenses, and if you lose the case, your opponent's costs for:

- ✓ **Tenant Mediation and Eviction up to £100,000**
To bring a case for mediation or if necessary, eviction to gain possession of the property if there is a breach of the tenancy agreement
 - **Hotel Expenses up to £50 a day each claim**
 - **Storage Costs up to £30 a day each claim**
 - ✓ **Rent Arrears up to £100,000**
To collect rent arrears after a tenant is evicted (and you have vacant possession)
 - ✓ **Tenant Dilapidations Pursuit up to £100,000**
To bring a case for damages to cover the cost of dilapidations against a former tenant
 - ✓ **Property Trespass and Property Damage up to £100,000**
To bring a case for nuisance or trespass against someone who:
 - infringes your rights in relation to your property, or
 - causes physical damage to your property
 - ✓ **Contract Disputes up to £100,000**
To bring or defend a case for breach of contract for buying or renting goods or services in relation to the property.
 - ✓ **Legal Defence up to £100,000**
To defend you against criminal prosecution and unlawful discrimination
 - ✓ **Tax Disputes up to £100,000**
To represent and defend you in relation to an HMRC enquiry into your tax position in connection to the property.
 - ✓ **Identity Fraud up to £100,000**
To defend your rights in relation to the property if you have been a victim of identity theft.
 - ✓ **Witness Attendance up to £1,000**
Cover for loss of earnings if you need to attend regulatory proceedings
- You are also covered for:**
- ✓ **Rent Protection up to £2,500 a month**
Payment of rent arrears until you gain vacant possession of the property



What is not insured

Important: each section of cover has specific exclusions for that cover. The policy wording has the full details

The policy does not cover:

- ✗ events that happened before this policy began.
- ✗ any legal action if the chances of winning your case are less than 51%.
- ✗ a claim if the cost of the benefit or amount in dispute is less than the estimated adviser's costs to act for you.
- ✗ any adviser's costs or other costs and expenses incurred which we have not agreed in advance or are more than we have approved in writing.
- ✗ a dispute between you and someone you have lived with.
- ✗ fines, penalties and any damages you are ordered to pay by the court as a result of a legal action.



Are there any restrictions on cover?

- ! No cover for insured events within the first 90 days if the tenancy agreement started before the period of cover. This does not apply if you have comparable cover in place.
- ! Hotel / Storage – 30 days maximum cover
- ! Rent Arrears – if the amount is less than £1,000 or falls within the jurisdiction of rent tribunals
- ! Tenant Dilapidations Pursuit – if the amount is less than £1,000 or items were not on an inventory at the start of the policy
- ! Property Trespass and Property Damage – does not cover claims for work done by a public or local authority. To claim against the tenant, you must use the dilapidations pursuit section
- ! Contract Disputes – the contract must have been agreed after you bought this legal expenses insurance unless you had comparable legal expenses cover previously. It does not cover disputes of less than £1,000.
- ! Tax Disputes – does not cover HMRC's costs

- ! Witness Attendance – does not cover you if the court, tribunal or your employer covers your earnings.
- ! Rent Protection – Must be at least 30 days in arrears before you can claim



Where am I covered?

- ✓ The United Kingdom



What are my obligations?

- You must notify claims as soon as you become aware of an insured event.
- You must give us, at your own expense, all information that we and the adviser ask for.
- You must keep the adviser updated with progress of the claim and always cooperate with them.
- You must get our consent before incurring any costs.
- Tenant Dilapidations Pursuit – you must prepare a detailed schedule of dilapidations
- Rent Protection – you must try and contact both the tenant and any guarantor within 7 days of the rent being overdue.
- Witness Attendance – you will need to show us evidence of your loss of earnings.



When and how do I pay?

Please contact the company that arranged this policy to understand when and how you pay for it.



When does the cover start and end?

This legal expenses and rent protection policy starts and ends at the same time as the primary property insurance policy to which it attaches.



How do I cancel the contract?

You can cancel this policy at any time giving the company that arranged it 14 days' notice.

If you do this within 14 days of taking out this policy, we will refund the premium in full provided you have not made a claim and do not intend to make a claim.

If you cancel after the first 14 days, we will refund the premium for what is left of the period of cover provided you have not made a claim and do not intend to make a claim.