

Landlord Premier Legal Expenses Insurance

NLA National Landlords Association

Insurance Product Information Document

Company: Coplus

Product: Landlord Premier Legal Expenses

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

This Landlord Premier Legal Expenses Insurance provides cover for the company, firm, partnership, management agent, association or individual which owns or is responsible for the property noted on the policy schedule which is let solely for domestic residential purposes.



What is insured?

The policy provides legal expenses protection for the events listed up to a maximum liability of £100,000 in respect of any one claim and a total of £1,000,000 within the period of insurance. Rent protection cover is provided for the monthly rent shown in the tenancy agreement up to £2,500 per month.

The insurer will indemnify you against:

- ✓ Property Owners Legal Disputes
- ✓ Repair and Renovation Disputes
- ✓ Health & Safety Prosecutions
- ✓ Tax Protection
- ✓ Eviction
- ✓ Rent Protection
- ✓ Attendance Expenses



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;
- ✗ An excess of £250 applies in respect of legal expenses claims, and the greater of one month's rent or £500 in respect of rent protection claims;
- ✗ Claims which occurred outside the territorial limits;
- ✗ Claims which did not occur during the period of insurance.



Are there any restrictions on cover?

- ! There must be reasonable prospects of success for us to accept your claim, being a 51% or greater chance that you will recover losses or damages or make a successful appeal or defence of any appeal in your pursuit of civil or criminal proceedings;
- ! Any deposits 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 (after deduction of the policy excess);
- ! The Attendance Allowance is limited to a maximum of £100 per day and £1,000 maximum for any one claim;
- ! Following a claim under this policy we will require the following information:
 - A copy of the Tenancy Agreement;
 - A copy of the Guarantor Agreement (if applicable);
 - A copy of the Tenant Reference(s);
 - An up to date Rent Schedule;
 - Copies of any notices and correspondence which has been exchanged;
 - Confirmation that any deposit taken has been properly protected in accordance with the relevant legislation;
 - A copy of the inventory of contents and conditions of the property;
 - Proof of buildings or contents insurance which is in force on the property.



Where am I covered?

Cover is provided in respect of properties located within the United Kingdom, Channel Islands and the Isle of Man.



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 stated in your policy documents.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

Your Insurer

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk> or by calling them on 0800 111 6768 or 0300 500 8082.

Making a claim

If you need to make a claim, please call us on **0333 043 1326** or email: cpclaims@coplus.co.uk

Or you can write to us at:

Coplus
Floor 2
Norfolk Tower
48-52 Surrey Street
Norwich
NR1 3PA

Complaints

It is our intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should following the complaints process below.

Complaints regarding the SALE OF THE POLICY

If your complaint relates to the sale of this policy, please contact your insurance broker.

Complaints regarding CLAIMS

If your complaint relates to a claim, please contact :

The Quality Assurance Manager
Coplus
Floor 2
Norfolk Tower
48-52 Surrey Street
Norwich
NR1 3PA

Telephone: 0333 043 1326 or email qtmal@coplus.co.uk

If for any reason it is not possible for us to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This applies if you are an individual, or in a business capacity if your annual turnover is up to EUR 2,000,000 (or equivalent in sterling) and you have fewer than 10 members of staff. You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: 0800 023 4 567 or 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.