

This insurance policy, arranged on your behalf by Motorplus Limited, is underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE. This cover is provided to you in return for payment of the premium.

This Landlord Legal Expenses insurance policy is designed to provide you with legal expenses cover should you need to make or defend a legal action, following an incident as defined in sections 1-4 of your policy wording, summarised below.

This summary does not contain the full terms and conditions of your insurance contract, these can be found in your policy wording document and schedule. It will however, provide you with the main significant features and benefits, together with the most important exclusions and limitations that you need to be aware of.

#### Important information

It is important that you check that your personal details relating to this insurance are kept up to date to ensure that your cover remains fully effective and in force.

#### **How to make a claim**

In the event of a claim, please contact us as soon as practicable giving us as much information as you can about what has happened to bring about the claim. You can contact us by telephone on **0333 043 1326** or by email at [cpclaims@motorplus.co.uk](mailto:cpclaims@motorplus.co.uk). Alternatively you can write to us at Kircam House, 5 Whiffler Road, Norwich NR3 2AL. Please always quote the reference 'Landlord Legal Expenses' in order for us to help you more efficiently.

Important:

Please do not appoint your own solicitor before we have accepted your claim. If you do so, we will not be liable for any costs incurred.

#### **How to make a complaint**

We hope that you are completely happy with this policy and the service that you receive, however if you do have any reason to make a complaint, please contact your insurance broker in the first instance if the complaint relates to this policy.

If your complaint is in regards to any aspect of claims, please contact us at the address and telephone number noted above, but marked for the attention of the Quality Assurance Manager. It will assist us in handling your complaint quickly if you can please have your claims reference available when you contact us.

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. The address and full contact details for them are contained in your policy document on page 2.

**Significant features, benefits, exclusions and limitations**

Significant features and benefits	Significant exclusions or limitations	Policy section where you can find this
Legal costs of up to £100,000 per claim are covered.	Any costs incurred that are over and above the insured limit	Cover section, page 8
Legal expenses incurred in any dispute or legal proceedings made by or brought against you in connection with property legal disputes	Actual or alleged dilapidations to the property subject to the amount in dispute being in excess of £1,000;	Section 1a – Property legal Disputes, page 8 Exclusions page 13-15
Legal expenses incurred in any dispute or legal proceedings made by or brought against you in connection with repairs or renovation of the insured property	Breach or alleged breach of a professional duty.	Section 1b – Repair and Renovation Disputes, page 8 Exclusions page 13-15
Legal expenses incurred in defending a prosecution under the Health and Safety Work Act 1974 in a court of justice	Any prosecution for offences against the person or offences of a sexual nature;	Section 1c – Health & Safety Prosecutions, page 9 Exclusions page 13-15
Legal expenses incurred in respect of representation of the insured in an HMRC Investigation	Any technical or routine treatment of matters not connected with nor arising out of an expression of dissatisfaction with the insured's affairs such as a routine PAYE or VAT inspection by HMRC	Section 1d – Tax Protection, page 9 Exclusions page 13-15
Costs incurred in respect of legal expenses evicting the tenant from the property	The pursuit of the tenant or guarantor for rent arrears and/or mesne profits; and/or dilapidations once vacant possession of the property has been achieved	Section 2a – Eviction, page 9-10 Exclusions page 13-15
Cover for rent arrears due from the tenant under the tenancy agreement which you have notified to us and where you are pursuing a claim under Section 2a	Two full month's rent must be in arrears. The insurer will deduct any deposit paid.  Rent protection cover will only be payable during the period of insurance or until vacant possession has been gained.	Section 2b – Rent protection, page 10  Exclusions page 13-15
Reimbursement of costs incurred as a result of you being absent from work to attend court whilst on jury service.	Any amounts which are payable by your employer.  The maximum amount we will pay is £100 per day up to a maximum £1,000 in total.	Section 3 – Attendance Expenses, page 10  Exclusions page 13-15

### Appointed Representative

When you advise us of a claim, we will recommend an appointed representative from our panel of representatives to assist you and act on your behalf. If for any reason you are unhappy with our choice of representative, we will recommend another, or alternatively you may direct one of your own choosing. You may appoint your own choice of representative however legal costs will only be covered at the point of issuing proceedings.

Please review page 11 of your policy wording for full details in relation to Appointed Representatives.

### Your cancellation rights

If you decide that for any reason this policy does not meet your insurance needs then please return it to your insurance broker within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is later, this is called the 'cooling off period'. On the condition that no claims have been made or are pending, we will refund your premium in full.

You may cancel this insurance policy at any time after this 14 day period, however no return of premium will be available.

The insurer will not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons for the insurer to cancel this insurance policy include but are not limited to:

- a) Fraud
- b) Non-payment of the premium
- c) Threatening or abusive behaviour
- d) Non-compliance with policy terms and conditions

If the insurer cancel the policy, you will be entitled to a return of premium on a pro-rata basis.

### Financial Services Compensation Scheme

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the event that Great Lakes Reinsurance (UK) SE 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 obtain further information about compensation scheme arrangements from the FSCS by visiting [www.fscs.org.uk](http://www.fscs.org.uk).

### Data protection

Please make sure that you read and understand this Data Protection notice as it explains to you what we will do with the information that you give us. Any information that you provide to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998. If you apply for our products or services it is highly likely that we will need both personal and sensitive data (both terms as defined in the Data Protection Act 1998) about you and anyone else who is covered by the application form in order to administer the policy and any claims which may arise. You should show this notice to any other person covered under your policy. If your application includes other individuals we will assume that they have given their consent to you for you to give their information to us.

### Legal advice helpline

Available 24 hours a day, 365 days a year, to provide you with confidential telephone advice about any personal legal problem in the UK, Isle of Man or Channel Islands. To contact the helpline for advice with any legal problem or query you may have, please call **0333 241 3383**.