

Insurance Product Information Document

Financial & Legal Insurance Company Limited, Registered in England & Wales under Company No. 03034220. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915

This document provides only a policy summary of the key information. It does not contain the full terms and conditions of the Policy, which can be found in the Insurance Policy Wording.

What is this type of insurance?

This is a Landlord Legal Expenses Insurance Policy, which will cover the costs and expenses for the pursuit and defence of certain legal rights.



What is insured?

- ✓ Rent Recovery
- ✓ Tenant Eviction
- ✓ Tenant Damage
- ✓ Legal Defence
- ✓ Squatter Protection
- ✓ Property Protection

Please refer to your Policy Wording for full terms and conditions of the cover provided



What is not insured?

- ✗ **Prior Claims** - Any claim or incident, which may lead to a claim and which you knew about or ought reasonably to have known about before the start of this policy.
- ✗ **Prior Costs and Expenses** - Any costs incurred before a claim is made and any costs and expenses, which we do not authorise.
- ✗ **Dishonesty, criminal acts, and fraud** - any claim:
 - Involving actual or alleged dishonesty or violence by you
 - Or statement, which is overstated, false or fraudulent.



Are there any restrictions on cover?

- ! **Reasonable Prospects** – There must be more than a 50% chance of you recovering damages, defending a claim or prosecution or obtaining a legal remedy
- ! **Claim** - You must report the claim within the period of insurance and tell us immediately of any circumstances, which may give rise to a claim and throughout your claim you must tell us immediately of any relevant developments or changes in circumstances.
- ! **Solicitor / Legal Representation** – If you choose an alternative solicitor or representative in relation to a claim under this policy, we will not pay more than £125 + VAT per hour.
- ! **Tenancy Check Requirement** – Your tenant must pass the tenancy check requirements



Where am I covered?



United Kingdom.



What are my obligations?

- Advice - you must follow the advice or the advice line at all times.
- Cooperation- you must cooperate fully with us and provide within a reasonable time, any requested information and documentation we ask for.



When and how do I pay?

You should make payment to your broker, this may be by making a one off payment or your broker may be able to arrange credit facilities if required.



When does the cover start and end?

- Your policy covers you for a maximum of 12 months from the date that you request the policy to be started.
- The dates will be shown on your Certificate of Insurance.



How do I cancel the contract?

- You have the right to cancel this Policy:
 - Within 14 days of its inception without any premium charge provided there have been no claims.
 - At any other time, however no refund of premium will be available.