

Rentguard - Landlords Property Disputes

Insurance Product Information Document

Company: Rentguard Registered State: England & Wales Product: Landlord Legal Protection
Authorised By: Financial Conduct Authority Regulated Number: 670126

This insurance is managed and provided by Arc Legal Assistance Limited and underwritten by AmTrust Europe Limited.

Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958.

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?

Landlord Legal Protection provides insurance to cover up to £25,000 for advisers' costs for certain types of legal action(s) as detailed in this document, your policy wording and your insurance schedule.



What is insured?

We'll cover a legal advisers' costs to help you pursue or defend a claim in the following situations:

- ✓ **Property Infringement:** To pursue proceedings for nuisance or trespass against the person or organisation infringing your legal rights in relation to the insured property.
- ✓ **Criminal Prosecution Defence:** Advisers' costs to defend criminal prosecutions brought against you in relation to the insured property under:
 - o The gas Safety (Installation and Use) Regulations 1994;
 - o The Furniture and Furnishings (Fire) (Safety) Amendments Regulations 1993;
 - o The Electrical Equipment (Safety) Regulations 1994And later amending regulations or their equivalent outside of England and Wales but within the territorial limits.
- ✓ **Identity Fraud:** To defend your legal rights and/or take reasonable steps to remove County Court Judgments against you that have been obtained by an organisation that you allege to have purchased, hired or leased goods or services from.



What is not insured?

The policy does not provide cover for:

- ✗ **Pre-inception incidents:** We won't cover events that started before the policy began.
- ✗ **Prospects of success:** We won't cover any legal action if there are no prospects of success. This is where the likelihood of winning is less than 50%.
- ✗ **Conflicts:** We will not cover any claims relating to disputes with anyone else insured under the policy nor any costs covered by another insurance policy.
- ✗ **Approved Costs:** We will not cover any advisers' costs or any other costs and expenses incurred which have not been agreed in advance or are above those for which we have given our prior written approval.



Are there any restrictions on cover?

- ! **Excess:** You are responsible for the first £250 of any claim under any section of cover where you choose to appoint your own solicitor.
- ! **Qualifying period:** There is a 180 day qualifying period for claims for Property Infringement. We will not cover any incidents arising within this time.
- ! **Your own advisers' costs:** Once court proceedings are issued, or in the event that a conflict of interest arises; you're welcome to use your own legal representative, but we won't cover any costs in excess of our standard advisers' rates.
- ! **Withdrawn claims:** If you withdraw from the legal action without our consent, you're responsible for any advisers' costs.



Where am I covered?

- ✓ Claims which arise, or where proceedings are brought in England, Northern Ireland, Scotland and Wales.



What are my obligations?

- You must notify claims as soon as reasonably possible once you become aware of the insured incident and within no more than 180 days of you becoming aware of the insured incident.
- You must supply, at your own expense, all of the information which we reasonably require to decide whether a claim may be accepted.
- You shall supply all information requested by the adviser and us.
You must gain our consent before incurring any legal advisers' costs.



When and how do I pay?

You can pay for your insurance in one lump sum with a debit / credit card or in monthly instalments by direct debit. If you pay by instalments, a credit charge will be applied.



When does the cover start and end?

Your cover will start at 00:00 on the 00/00/0000 and end at 00:01 on the 00/00/0000. Your policy may be renewed and payment taken unless you contact us to stop it before the renewal date. We will contact you before your renewal date and before taking payment to confirm your renewal terms.



How do I cancel the policy?

You can cancel the policy at any time by calling us on **0800 294 4522** or writing to us at Customer Services, **Rentguard Limited, 27 Great West Road, Brentford, London, TW8 9BW**.

More information about your cancellation rights, applicable administration charges and the reasons we can cancel the policy are included with your policy documents.