

# Landlords Legal Expenses Insurance

## Insurance Product Information Document

**Company:** Administered by Legal Insurance Management Ltd (552983) and underwritten by Royal & Sun Alliance Insurance plc (202323). Both are registered in the UK and authorised and regulated by the Financial Conduct Authority.

### Product: Simple Landlords Legal Expenses

Simple Landlords is a trading name of Swinton Group Limited, registered in England No. 756681. Registered office, Embankment West Tower, 101 Cathedral Approach, Salford, M3 7FB United Kingdom. Authorised and Regulated by the Financial Conduct Authority under firm reference number 309599. You can check this by visiting the FCA's website [fca.org.uk](http://fca.org.uk)

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by your insurance broker

### What is this type of Insurance?

This is a Landlords Legal Expenses policy which will cover the costs of Professional Fees arising from any accepted claims during the period of cover, subject to claims limits.



#### What is Insured?

- ✓ Breach of Tenancy Agreement
- ✓ Pursuit of Rent Arrears
- ✓ Eviction
- ✓ Legal Defence
- ✓ Tax, VAT, PAE and NIC Investigations
- ✓ Employment Disputes
- ✓ Property Protection
- ✓ Contract Disputes



#### What is not Insured?

- ✗ Claims that do not have sufficient prospects of success.
- ✗ Claims where we consider it unlikely there will be a sensible settlement obtained.
- ✗ Claims that arose before the commencement of this insurance.
- ✗ Claims where a satisfactory Tenant Reference has not been obtained.
- ✗ Disputes which relate to any compensation or amount payable under a contract of insurance.



#### Are there any restrictions on cover?

- ! Maximum claim and aggregate limit of £50,000.



#### Where am I covered?

- ✓ The United Kingdom (meaning England, Scotland, Northern Ireland and Wales), Channel Islands and Isle of Man.



### What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must pay the premium on time.
- You must not act in a fraudulent way or make a claim for any loss or damage that you caused deliberately or was caused with your knowledge.
- You must co-operate with us at all times, which may include providing any evidence, documents or information when so requested at your own expense.



### When and how do I pay?

You can usually pay your premium as a one-off payment or in monthly instalments. You will need to contact your insurance broker for full details.



### When does the cover start and end?

This cover lasts for one year and the dates of cover are specified in your policy schedule.



### How do I cancel the contract?

If you decide to cancel your Landlords Legal policy, you must contact the broker you purchased this policy through.

#### Your right to cancel in the cooling off period

If this is within the first 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later ('cooling off period'), you will be entitled to a full refund of the premium as long as you have not made a claim and do not intend to make a claim on the policy.

#### Your right to cancel after the cooling off period

After the first 14 days no refund of premium will be payable.