

1. What is this document?

This is a summary of the policy cover contained within **Legal4Landlords Rent and Legal Expenses Insurance**. It does not include the full terms and conditions of the contract which can be found in the policy document, a copy of which is available on request.

2. Who is providing this insurance policy?

This insurance policy is administered by FirstAssist Insurance Services Limited and is underwritten by Great Lakes Reinsurance (UK) PLC. FirstAssist Legal Protection is a trading style of FirstAssist Insurance Services Limited.

3. What type of insurance policy is this?

This is a rent and legal protection policy which covers residential properties that are let under a written Assured Shorthold Tenancy or an Assured Tenancy as defined in the 1988 Housing Act or equivalent legislation. Residential properties let to a company can also be covered.

4. What are the significant features and benefits of this policy?

Under **Legal4Landlords Rent and Legal Expenses Insurance** we will indemnify you in respect of loss of rent and legal expenses that you incur in relation to the loss of rent, subject to the terms, conditions and exclusions of the policy, under the following covers

Section of Cover	Features
Rent	This insurance will pay 100% of the monthly rent for the tenancy until vacant possession of the property has been obtained. In addition the insurance will pay 50% of the monthly rent for up to 2 months after vacant possession has been obtained whilst new tenants are found.
Legal costs and expenses	Legal costs in connection with the non-payment of the rent.

The maximum we will pay in respect of is a limit of indemnity of £50,000 for any one claim.

Legal4Landlords Rent and Legal Expenses Insurance will provide you with a panel of solicitors and legal specialists who will represent you in any insured incident. They will ensure that you receive the best representation in any insured dispute which you may encounter.

In the period before Court papers need to be issued (or have been received) we have the right to choose the representative. .

At the point where Court papers need to be issued (or have been received) or a conflict of interest arises you may choose your own representative. In all other circumstances we will choose a suitably qualified person to act on your behalf.

The territorial limits that apply to the insurance cover are England, Wales and Scotland.

5. What are the significant and unusual exclusions and limitations?

All insurance policies contain exclusions, conditions and limitations. Exclusions are the events that we do not intend to cover under the policy. A limitation is usually a financial limit to an event that we are happy to cover but only to a certain pre-defined limit. A condition is a requirement that you must follow or abide to in order to meet the terms of the policy. For all of the exclusions and conditions you will need to refer to the **Exclusions** and **Conditions** sections in the policy document.

Summary of Policy Conditions and Exclusions

The main conditions are;

- There must be a written Tenancy Agreement that complies with all the requirements of any relevant legislation and statutory instruments;
- You must collect, before letting the property to the Tenant, at least a months rent for the property in advance as a deposit;
- The deposit is required to be used to offset the rent;
- All Tenants and Guarantors must be satisfactorily referenced;
- A Full Reference must be obtained for each Tenant and Guarantor. This service is sourced by the Managing Agent of the property.

We will not pay for;

- Claims that you are aware of or should reasonably have been aware of when the insurance starts;
- Claims that are not reported within **30** days of the rent becoming due
- Rent due after the end of the Period of Insurance;
- Any dispute with multiple Tenants on a single property where their liability is not joint and several;
- Any interest payable by the Tenant for the late payment of rent.

6. Providing an initial assessment of your case.

Where we have chosen your representative we will cover the cost of providing an initial assessment of your case irrespective of the prospects of success. Where it is permitted for you to have chosen your own representative any costs in providing an initial assessment will only be covered in the event that it is more probable that you will successfully pursue or defend legal proceedings and the claim is covered under all other terms and conditions of the policy.

7. What is the duration of the policy?

This insurance policy runs for 6 or 12 months from the date of commencement. Prior to the expiry of the policy you will be notified whether we are prepared to offer renewal terms.

8. What are the cancellation rights at inception and renewal?

If having examined your policy you decide not to proceed, you will have 14 days to cancel it starting on the day you receive the policy documentation.

You will also have 14 days to cancel the policy after every renewal date.

To cancel the policy you should ring us on 0844 567 4001 or write to us at Legal 4 Landlords, 4 Webster Court, Warrington, WA5 8WD.

On receipt of your notice, we will refund any premiums already paid, except when you have already made a claim on the policy.

9. How do I notify you of a claim I wish to make?

If you want to notify us of a claim, please contact us;

...in writing	Write to FirstAssist Insurance Services Limited, Claims Department, Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU
...by email	personal.claims@firstassistlegal.co.uk

10. How do I make a complaint about this insurance policy?

This insurance policy is administered by FirstAssist Insurance Services Limited and is underwritten by Great Lakes Reinsurance (UK) PLC.

If you wish to notify a complaint, please contact us;

By writing or telephoning;
FirstAssist Insurance Services Limited
Customer Relations Department
Marshall's Court
Marshall's Road
Sutton
Surrey SM1 4DU
020 8652 1313

Complaints that cannot be resolved by FirstAssist may be referred to the Financial Ombudsman Service.

Financial Ombudsman Service
(Insurance Division)
South Quay Plaza
183 Marsh Wall
London E14 9SR
Telephone: 0800 0234567
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

11. Is Great Lakes Reinsurance (UK) PLC covered by the Financial Services Compensation Scheme?

Great Lakes Reinsurance (UK) PLC is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 7th Floor, Lloyds Chambers, Portoken Street, London E1 8BN or by calling 0207 892 7300.

Other Important Information

FirstAssist Insurance Services Limited is registered in England and Wales No. 04617110. Registered office at Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU.

Great Lakes Reinsurance (UK) PLC is registered in England and Wales No. 2189462. Registered office at Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

FirstAssist Insurance Services Limited is authorised and regulated by the Financial Services Authority. FSA Register No. is 310671.

Great Lakes Reinsurance (UK) PLC is authorised and regulated by the Financial Services Authority. FSA Register No. is 202715.

You can check this information on the FSA's Register by visiting the FSA's web site www.fsa.gov.uk/register or by contacting the FSA on 0845 6061234.

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