

# LANDLORDS LEGAL EXPENSES INSURANCE

## INSURANCE PRODUCT INFORMATION DOCUMENT



FIRST FOR JUSTICE

**Company:** DAS Legal Expenses Insurance Company Limited

**Product:** Zurich Residential Lets Landlord's Legal Expenses Insurance

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered in England & Wales.

**This document is a summary of the insurance cover and restrictions. Please refer to your policy documentation for full details of your cover and the terms and conditions.**

### WHAT IS THIS TYPE OF INSURANCE?

Zurich Landlords Legal Expenses Insurance provides you with access to telephone legal advice, along with insurance cover for legal costs and expenses should you experience one of the legal problems relating to the letting of your property covered by this policy.



### WHAT IS INSURED?

#### Repossession

- ✓ Regaining possession of your property from your tenant (including if you live in the property as the landlord)
- ✓ Payment of hotel costs while you try to gain possession of your property

#### Property Damage

- ✓ Disputes relating to someone causing damage to your property

#### Eviction of Squatters

- ✓ Eviction of someone living in your property without your permission

#### Rent Recovery

- ✓ Recovery of rent owed by your tenant

#### Legal Defence

- ✓ Defence for criminal prosecutions relating to the letting of your property

#### Boundary Disputes

- ✓ Mediation and/or defence of civil actions in disputes over land adjoining your property

#### Helplines

- ✓ Legal advice.



### WHAT IS NOT INSURED?

- ✗ Claims where the lawyer we appoint for you does not believe you will be more likely than not to win your case
- ✗ Costs you incur before we have agreed to cover your claim
- ✗ Legal problems that started before the date your cover begins
- ✗ Costs which exceed your policy limit of £50,000 for any one claim
- ✗ Fines, penalties, compensation or damages you are ordered to pay by a court or other authority
- ✗ Any matter to do with rent tribunals, rate tribunals, land tribunals or rent assessment committees, unless you are defending an action brought against you by your tenant
- ✗ Claims reported more than 90 days after the date you should have known about the insured incident
- ✗ Disputes with your tenant within 90 days of taking out cover, if the tenancy started before you took out this policy.



### ARE THERE ANY RESTRICTIONS ON COVER?

- ! The use of your own lawyer. We will appoint a lawyer or other professional for you. You may choose your own lawyer only when legal proceedings start or if there is a conflict of interest.
- ! A disagreement with any person other than your tenant or a squatter if your property is part of a building which contains 3 or more apartments or flats.
- ! **Repossession** claims where:
  - your property is not let under an assured shorthold, short assured or an assured tenancy under the Housing Act 1988, Housing (Scotland) Act 1988 or equivalent legislation in Northern Ireland, the Isle of Man or the Channel Islands
  - you have not provided the tenant with the correct notices
  - hotel expenses after a maximum of 30 days or costs exceeding £75 per day
- ! **Property Damage** claims where the amount in dispute is £1,000 or less
- ! **Boundary Disputes** – the first £250 of any claim is payable by you as an excess.



## WHERE AM I COVERED?

- ✓ For all insured incidents, the United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.



## WHAT ARE MY OBLIGATIONS?

It is your responsibility to:

- Co-operate fully with us and the lawyer or other professional we appoint for you
- Give the lawyer or other professional we appoint for you any instructions that we ask you to
- Keep to the terms and conditions of this policy
- Take reasonable steps to avoid and prevent claims and avoid incurring unnecessary costs
- Send everything we ask for, in writing
- Report to us full and factual details of any claim as soon as possible and give us any information we need.



## WHEN AND HOW DO I PAY?

You will be offered payment options for your Residential Lets policy – e.g. payment in full at time of purchase or by an instalment plan.



## WHEN DOES THE COVER START AND END?

Cover can start once you have accepted our terms and agreed to pay the premium. It will last for 12 months from your Residential Lets policy start or renewal date, unless it is cancelled by you or us before it ends.



## HOW DO I CANCEL THE CONTRACT?

You can cancel your landlord's legal expenses insurance at any time by contacting your insurance advisor, as long as you tell us at least 21 days beforehand.