

Please read this information carefully and keep it safe with your policy documents

We have updated the Landlord's Legal Expenses policy wording with version reference ACPERHL1502-4-0819. These changes apply from your first renewal date on or after 1st April 2021. The changes are described below.

We have provided an electronic copy of the new version of the policy wording which incorporates the changes. Please let us know if you require a printed copy of this document.

Please ensure you read the changes carefully as they form part of your contract of insurance.

Your insurance policy (page 5)

We have deleted and replaced the paragraphs under the heading **Things you must do** Points 3) and 5) have been amended to read as follows.

You must:

- 3) Tell us as soon as possible if there is a change in your circumstances such as:
 - Any change of **tenant**

 - 5) Minimise the cost and effect of any claim by taking all reasonable steps to avoid unnecessary expense including discussing and encouraging **your tenant** to partake in any government backed tenant loan scheme (where available) for past or future **rent** arrears
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Defined terms (pages 7 to 10)

The following definitions have been reviewed and updated.

- **Excess**
 - **Property**
 - **Reasonable prospects of success**
 - **Tenancy agreement** - please note that it is no longer possible to provide cover for company lets
 - **Tenant reference**
 - **Territorial limits**
 - **We/Our/Us**
 - **You/Your**
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Claims conditions (page 18)

Claims condition 1. HOW AND WHEN TO MAKE A CLAIM

This condition has been reviewed to make it clearer when Home & Legacy must be informed.

Important Information (page 23 to 31)

How to make a complaint about your policy (page 25)

All reference to the option for the referral of complaints to the EU Online Dispute Resolution (ODR) platform has been removed.

Home & Legacy's Fair Processing Notice (page 27)

This Notice has been updated and is now referred to as Home & Legacy's 'Privacy notice'.

Two additional paragraphs have been added headed '**Brexit**' and '**Liquidation**' (page 31).