

LANDLORD'S LEGAL EXPENSES PRODUCT INFORMATION



Cover is provided for:

- Legal costs to:
 - Regain possession of the property
 - Remove squatters/unauthorised occupants
 - Pursue rental arrears
 - Defend an action against the landlord brought by the tenant.
- Witness expenses £100 per day (up to £1,000)
- Alternative Accommodation £50 per day (up to £1,500)
- Legal costs incurred as a result of identity fraud
- Legal costs for the landlord to defend an action brought in relation to the insured property under:
 - The Housing Health and Safety Rating System (England) Regulations 2005
 - The Furniture and Furnishings (Fire) (Safety) Regulations 1988
 - The Gas Safety (Installation and Use) Regulations 1998
 - The Electrical Equipment (Safety) Regulations 1994
 - HMRC jurisdiction (Tax/National Insurance/VAT).

Additional benefits

- Access to a 24 hour legal helpline service.

Main exclusions & limitations

- The maximum the insurer will pay for any one claim or for all claims during any annual period of insurance is £60,000
- Circumstances known to the landlord before the start of cover are excluded
- Disputes with multiple tenants whose liability is not "joint and several" are excluded
- Landlord/tenant disputes for less than £250 are excluded
- Landlord/tenant dispute claims not made within 60 days are excluded
- Health & Safety or Tax dispute claims not made within 180 days are excluded.

Main conditions

- Deposit of at least one month's rent must be collected
- Tenants must be satisfactorily referenced and appropriate Tenancy Agreement must be in place.

A copy of the Landlord's Legal Expenses policy wording with the full terms and conditions of the cover is available on request or can be downloaded from www.homeandlegacy.co.uk