

## Cover is provided for:

- Monthly rent up to 12 months or until vacant possession of the property is gained (whichever is sooner) and 75% of the monthly rent, for up to 2 months after vacant possession is gained or until the property is re-let (whichever is sooner) - subject to exclusions and limitations
- 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
- For rent default claims cover is excluded for:
  - The first month's rent
  - Any rent, after vacant possession has been obtained, if the property will not be re-let
- 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 Rent & Legal Protection policy wording with the full terms and conditions of the cover is available on request or can be downloaded from [www.homeandlegacy.co.uk](http://www.homeandlegacy.co.uk)