



Policy Summary Property Owners

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The purpose of this Policy Summary is to help You understand the insurance by setting out the significant features, benefits, limitations and exclusions. You should still read the full Policy Wording for a full description of the terms of the insurance, including the definitions. This Policy Summary does not form part of the Terms and Conditions.

Insurance Provider

This insurance is underwritten by Brit Insurance Ltd – 55 Bishopsgate, London, EC2N 3AS and administered by Abbey Legal Protection a trading division of Abbey Protection Group Limited.

Duration of Contract

The Period of Insurance is for 12 months or as otherwise stated in Your Policy Schedule.

Premium

The premium payable is as stated in Your Policy Schedule and Indication.

Insurance Cover

This is a claims made insurance which covers claims notified within the Period of Insurance. The Insurance indemnifies You for Legal Costs and Professional Costs, as shown in the Policy Benefit table below.

Significant Benefits and Exclusions

The following table sets out the significant features, benefits, limitations and exclusions of the Abbey Property Owners Legal Expenses Protection policy. The insurance is split into 'Sections of Cover'.

Significant Features

Indemnity Limits	<ul style="list-style-type: none"> £100,000 Any One Claim £1,000,000 In the Aggregate 	Schedule/ Quotation
Territorial Limits	<ul style="list-style-type: none"> United Kingdom of Great Britain & Northern Ireland 	Schedule/ Quotation
Excess	<ul style="list-style-type: none"> Sections A, C and D (full enquiry) - Nil Sections B and D (aspect enquiry) - £1,000 any one claim 	Schedule/ Quotation
Increased Excess (For use of own Appointed Representative)	<ul style="list-style-type: none"> Sections A and C - £1,000 any one claim Section B - £2,000 any one claim Section D - Not applicable 	Schedule/ Quotation

<p>Section A. Property Disputes Legal Expenses cover for disputes relating to :</p> <ul style="list-style-type: none"> Physical possession of Your property providing statutory notices are issued The tenancy agreement Damage to Your property caused by somebody other than a tenant subject to a minimum sum disputed of £1,000 and a limit of 75% payable in legal fees on such sum Dilapidations to Your property subject to a minimum sum disputed of £1,000 and a limit of 75% payable in legal fees on such sum Nuisance relating to Your residential property 	<ul style="list-style-type: none"> Pursuing or defending the payment or non payment of Rent, service charge or mesne profits unless the service charge withheld by the Tenant is in respect of a dispute over the Tenants individual rights under the Tenancy Agreement Disputes relating to building / planning regulations or disputes with statutory authorities including planning Disputes relating to purchase, renewal or renegotiation of any agreement for the use of Your property Contractual disputes other than over the Tenancy 	<p>Section A</p>
<p>Section B. Repair and Renovation Disputes Legal expenses for the pursuit or defence of a contractual dispute with a contracting party over the renovation, and repair of the Property.</p>	<ul style="list-style-type: none"> Disputes relating to disputed sums of less than £1,000 Disputes relating to contracts with a total value of more than £100,000 Disputes relating to work commenced prior to the inception of this policy Legal Expenses in excess of 75% of the sum in dispute Credit agreements Disputes over tenancy agreements 	<p>Section B</p>
<p>Section C. Health & Safety Prosecutions Legal expenses for the defence of criminal prosecutions and appeals against Improvement Notices under the Health and Safety at Work Act relating to the Property.</p>		<p>Section C</p>
<p>Section D. Tax Protection Professional expenses representing Your business in the event of an in-depth tax or aspect investigation providing the investigation relates to Your business affairs as a property owner.</p>	<ul style="list-style-type: none"> Technical or routine treatment matters Defence of a criminal prosecution Taxation proceedings arising out of negligent mis-statements or omissions by You or a lack of reasonable care in keeping Your business books and records Investigations solely into earlier accounts or records Where Corporation Tax and Income Tax Self Assessment Returns are submitted outside statutory time limits Preparation/correction of Self Assessment returns Investigations by the Special Compliance Offices Disputes concerning Working Families Tax Credit, National Minimum Wage, IR35 legislation 	<p>Section D</p>

Advice

Policyholders will have unlimited free access to the Legal Line for specialist UK advice covering:

- Property Law

Claims Handling and Claims Notification

All claims under Section D will be handled by one of Abbey Legal Protection's panel of solicitors or consultants. Under all other Sections of Cover where recourse is necessary to a lawyer and proceedings are issued You are free to choose Your own representative subject to any Increased Excess.

Initial notification of a claim must be made immediately by writing to the Claims Department, Abbey Legal Protection, Minorities House, 2-5 Minorities, London, EC3N 1BJ.

Your right to cancel

If You are an individual acting for purposes outside Your trade, business or profession, You have a right to change Your mind and cancel Your policy within 14 days of insuring with us and receiving Your policy documents, by writing to Abbey Legal Protection at Minorities House, 2-5 Minorities, London, EC3N 1BJ. No charge will be made and any premium You have already paid will be refunded.

Your right to complain

If You are not satisfied with any aspect of our service or the insurance provided, You should contact us by writing to:
The Customer Services Manager, Abbey Legal Protection, Minorities House, 2-5 Minorities, London, EC3N 1BJ.

In the event You remain dissatisfied and wish to pursue matters further You may be able to refer the matter to the Financial Ombudsman Service.

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Your right to compensation

If You have a turnover or income of less than £1m a year, You may be eligible for compensation from the Financial Services Compensation Scheme should the Insurer not be able to meet its obligations.

Applicable Law

If there is a dispute between You and the Insurer, You and the Insurer are free to agree the law applicable. Unless specifically agreed to the contrary this insurance shall be subject to the laws of England & Wales



ABBHEY LEGAL
PROTECTION

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Registered Company No. 4959808

Abbey Legal Protection is a trading division of Abbey Protection Group Limited, who are authorised and regulated by the Financial Services Authority in respect of Insurance mediation activities only. Abbey Protection plc is the ultimate holding group for Abbey Protection Group Limited.

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