

Landlords Legal and Rent Protection Policy

Policy Summary

Matrix Underwriting Management



The purpose of this summary is to help you understand your insurance policy. It sets out the significant features, benefits, limitations and exclusions but does not form part of your policy or contain the full terms of the policy. You should read the full policy wording for a full description of the terms of the insurance, including definitions.

Insurance provider

The insurance is underwritten by Markel International Insurance

Company Limited, 20 Fenchurch Street, London EC3M 3AZ and is administered by Abbey Legal Protection, a trading division of Abbey Protection Group Limited.

Who is this policy for?

It is designed for landlords who want to insure against the costs of legal or professional representation they will incur in the types of disputes described in the sections of cover below.

Period of insurance

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

Claims notifications

This is a claims made policy which covers claims notified to us within the period of insurance.

Significant features, benefits limitations/exclusions

The following tables set out the significant features and benefits described in the sections of cover below and the significant/unusual limitations and exclusions of the policy

Significant Features

The most that we will pay	<ul style="list-style-type: none">– The most that we will pay any one claim: Eviction: £5,000 Rent Protection: £5,000– The most that we will pay for all claims in the period of insurance: £10,000
Territorial Limits	<ul style="list-style-type: none">– The United Kingdom of Great Britain and Northern Ireland
Excess	<ol style="list-style-type: none">1. Excess for our choice of representative Eviction – Nil Rent protection – Not applicable2. Excess for your choice of representative Eviction – £1,000 Rent protection – Not applicable

Policy benefits/sections of cover	Significant exclusions/limitations
<p>Eviction</p> <p>Costs for the eviction of your tenant from your property for either:</p> <ul style="list-style-type: none"> • Non-payment of rent • At expiry of the tenancy agreement <p>Provided that, if rent is overdue the tenant is be contacted within seven days to establish the reason for the arrears. If the rent is not paid within a further seven days the tenant must be contacted again.</p>	<ul style="list-style-type: none"> – We will not cover claims where statutory and contractual notices are not served on the tenant in a compliant manner
<p>Rent Protection</p> <p>We will pay rent which you have not received from the tenant until you receive vacant possession provided that:</p> <ul style="list-style-type: none"> – A claim has been made and accepted by us under Section of Cover: Eviction – Rent due to you is at least 1 month overdue – You pay any remaining deposit to us to reimburse us for any rent we have paid after you have attended to any dilapidations 	<ul style="list-style-type: none"> – Where the tenancy agreement began before your property was assigned to this policy unless evidence of continuous comparable insurance immediately prior to the period of insurance is provided – There is a dispute over the tenancy agreement – The tenant took possession of the property before: <ul style="list-style-type: none"> ○ The tenancy agreement was signed by the tenant and you ○ a tenant reference has been obtained ○ all necessary statutory pre-grant notices to the tenant were issued ○ the first month's rent and the deposit have been received in cash or cleared funds
	<p>What is not covered by this Policy?</p> <ul style="list-style-type: none"> – Any claims where you do not have reasonable prospects of success in your case – Any costs incurred before we have consented to those costs being incurred – Pre-existing circumstances

Advice

You will have free access to legal telephone advice services by calling the Abbey Advice Line.

Claims Handling and Claims Notification

Where recourse is necessary to a lawyer and proceedings are issued you are free to choose your own lawyer or suitably qualified representative provided the proposed lawyer or suitably qualified representative is appropriate and their proposed charging rate is fair and reasonable with regard to the particular proceedings.

Initial notification of a claim must be made immediately by writing to:

The Claims Department
Abbey Legal Protection
20 Fenchurch Street
London
EC3M 3AZ
Email: claims@abbeylegal.com

Cooling Off

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:

Matrix Underwriting Management Limited
Hornigals
Little Tey Road
Feering
Colchester
Essex
CO5 9RS

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
20 Fenchurch Street
London
EC3M 3AZ
Email: complaints@abbeylegal.com

We will do our best to resolve your complaint but, if you are still not satisfied, you can refer the matter to The Financial Ombudsman Service.

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR
Helpline: 0800 023 4567
Switchboard: 020 7964 1000
Website: www.financial-ombudsman.org.uk

If you were sold this product online or by other electronic means and within the European Union (EU) you may refer your complaint to the EU Online dispute Resolution (ODR) platform. Upon receipt of your complaint the ODR will escalate your complaint to your local dispute resolution service – this process is free and conducted entirely online. You can access the ODR platform on <http://ec.europa.eu/odr>.

Your right to compensation

The Insurer is covered by the Financial Services Compensation Scheme (FSCS). The Insured may be entitled to compensation up to 90% of the Claim in the unlikely event the Insurer cannot meet its obligations. Further

information about compensation arrangements
is available from the FSCS.

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 and Wales.



Legal Protection Insurance

Abbey Legal Protection

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