

Landlords Legal and Rent Protection Policy

Policy Wording

Matrix Underwriting Management

Welcome

Welcome and thank you for choosing to buy your Landlord's Legal and Rent Protection policy from Abbey Legal Protection.

This document, the schedule and any endorsements all form your policy and set out the terms and conditions of the agreement between us. We understand you may be very busy, but we strongly suggest that you read the whole of this agreement. At the very least, please make sure you read:

- 1) The remainder of the **Welcome** pages
- 2) The **Important information** section
- 3) The Key Facts Policy Summary
- 4) The policy schedule

How to contact us about your insurance policy

1) To make a claim

If you need to make a claim or let us know about a situation that could lead to a claim, you should contact us as soon as possible providing your policy number and brief details of the circumstances.

Our contact details are:

The Claims Department
Abbey Legal Protection
20 Fenchurch Street
London
EC3M 3AZ

0345 350 1099

claims@abbeylegal.com

A claim form will be sent to you for completion and this must be returned without delay.

2) To make a complaint

If you are not satisfied with any part of our service then you should contact us using the details in **Important information – How to make a complaint** and we will do our best to resolve the problem.

3) To talk to us about your policy

If you need any help to fully understand what is covered under this Business Legal policy please contact your insurance broker or let us know by contacting us on:

0345 350 1099

underwriters@abbeylegal.com

How to contact us for advice

1) For advice

Your policy provides access to a 24/7 year round telephone advice line. This service provides advice on general legal matters on the law which applies in the UK.

You can also get advice on tax and health and safety matters in the UK by calling the same number 9-5 Monday to Friday (excluding public holidays).

The telephone number to call is shown in your policy schedule and you will need your policy number to access the advice.

Special or unusual conditions and terms of this policy

The policy comes with some important conditions and terms that you need to be aware of:

1) Defined terms

Some of the words in your policy have a specific meaning and we have highlighted these to you by capitalising them and showing them in bold print. Please see the **Defined terms** section at the end of this policy to see what these words mean.

2) Eviction of a Tenant

To evict the tenant, you must issue a valid formal notice under Section 8 or Section 21 of the Housing Act 1988.

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Your insurance policy

This is the agreement between **you** and **us**.

Things we will do

We will provide the cover as written in this **policy** for:

- **Rent** up to the limits shown in **your policy** schedule
- **Claims** or notifiable circumstances notified to **us** during **your period of insurance** which are in connection with **your** business description as stated in **your policy** schedule

Things you must do

You must comply with the following conditions which are summarised below and some of which are more fully explained in the remainder of this agreement. If **you** fail to do so, **we** may not pay **your claim**, or any payment could be reduced.

You must:

- 1) pay the premium for **your policy**
- 2) provide **us** with a truthful account of **your** circumstances and any extra information **we** ask for, to underwrite **your policy** and assess **your claim**
- 3) tell **us** as soon as possible if there is a change in **your** circumstances such as any change of **tenant**
- 4) take all reasonable steps to avoid and prevent legal proceedings and disputes
- 5) minimise the cost and effect of any **claim** by taking all reasonable steps to avoid unnecessary expense
- 6) follow the **Claims conditions** of this **policy**

If **you** do not meet **your** part of the agreement **we** may:

- Not cover all or part of **your claim** and **we** may recover any payments already made
- Increase **your** premium or change the terms of **your policy**
- Cancel **your policy** and treat it as though it did not exist to begin with

Section of cover

Eviction	
What is covered?	What is not covered?
<p>We will pay 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 must 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>	<p>We will not cover claims where statutory and contractual notices are not served on the tenant in a compliant manner</p>
Rent Protection	
What is covered?	What is not covered?
<p>We will pay rent which you have not received from the tenant until obtained vacant possession of the property provided that:</p> <ol style="list-style-type: none"> A claim has been made and accepted by us under Section of Cover: Eviction to evict the tenant in respect of the rent arrears 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 	<p>We will not cover claims where:</p> <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> The tenancy agreement was signed by the tenant and you a satisfactory 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 you need to know</p> <p>The tenancy agreement must meet the criteria (and you must comply with the conditions which are set out) in the definition of tenancy agreement</p> <p>Rent will be paid monthly in arrears at a rate of 1/30th for each continuous day that it is in arrears subject to the maximum amounts shown in the policy schedule</p>	

What is not covered by this policy?

We will not cover **you** for:

1. The defence of civil legal proceedings concerning:
 - a. injury or disease including psychiatric injury and stress
 - b. damage to or loss or destruction of property
 - c. an alleged breach of professional duty
2. **Costs** incurred without or in excess of **our** written consent
3. Any **claim** relating to or arising from any cause, event or circumstance occurring before or existing at the start of this **policy** and which has or which **you** knew or should reasonably have known may give rise to a dispute, legal proceedings or HMRC investigation or a **claim**
4. Any dispute falling within the jurisdiction of the Rent Assessment Committee, the Lands Tribunal or the First-tier tribunal – Property Chamber;
5. Any dispute of legal proceedings where **you** or **your** agent are in breach of section 213 of the housing act 2004 (and any amending legislation) in relation to the **deposit**;
6. Fines or other penalties imposed by a Court or Tribunal or taxes, duties, interest or penalties imposed by HM Revenue & Customs
7. Any dispute or legal proceedings in respect of which You are, or but for the existence of this Policy would be, entitled to indemnity under a legal aid certificate or representation order
8. Disputes or legal proceedings between any parties specified as **you** in the **policy** or with any parent, subsidiary or associated company or partner
9. Any dispute **you** have with **your representative**, any party involved in the arrangement of this **Policy** or with **us**
10. Any **costs** incurred in a dispute or legal proceedings concerning, arising out of or in connection with a judicial review
11. Any **costs** incurred in a dispute or legal proceedings concerning, arising out of or in connection with **Your**:
 - a. intentional wrongdoing
 - b. act or omission with negligent disregard as to its consequences
12. Any **costs** which **you** should or would have had to incur irrespective of any dispute
13. Any benefit under this insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation
14. The VAT element of **your claim** if **you** are registered for VAT
15. Any **claim** caused by, happening through or in consequence of terrorism, war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority
16. Any **claim** caused by or contributed to by or arising from nuclear reaction, nuclear radiation or radioactive contamination

Claims conditions

There are conditions contained below which must be complied with or met for **us** to provide cover under this **policy**.

1. How and when to make a claim

Contact details for The Claims Department can be found in the **Welcome page of this Policy**

We will only cover **claims** that **you** tell us about during **your period of insurance**.

You must tell **us** as soon as possible when **you** become aware of any cause, event or circumstance which does or may involve **you** and which has given, or may give rise to a **claim**, dispute, legal proceedings or tax investigation or **you** are seeking possession of the **property** and have issued a formal notice under section 8 or section 21 of the Housing Act 1988.

Where **we** have accepted notification as described above, **we** will treat any later **claim** regarding that notified cause, event or circumstance as though the **claim** had been notified during the **period of insurance**.

We will send **you** an insurance claim form that must be completed and returned as soon as possible.

2. When we will agree to cover Your Claim

Our consent

We will only cover **claims** where **you** have obtained **our** consent in writing before incurring any **costs**. **We** will give **our** consent for **you** to incur **costs** provided that **you** can satisfy **us** throughout **your claim** that:

- It is reasonable and proportionate (in relation to **your claim**) to incur **costs**
- There are **reasonable prospects of success**.

If during the course of **your claim** **you** no longer satisfy **us** of the above, cover under this **policy** for **costs** and **rent** will be withdrawn and:

- any **costs** incurred on or after the date of withdrawal will not be covered whether **we** previously agreed to them or not
- **rent** which is due from the **tenant** on or after the date of withdrawal will not be covered.

We will make **our** decision on whether to cover **your claim** based on:

- a fully completed insurance claim form
- the information and documentation **we** reasonably request
- a legal opinion from **your representative** on whether **your claim** has **reasonable prospects of success** and any professional advice **we** regard necessary

If **your claim** is accepted by **us**, it does not always mean that all **costs** or **rent** will be paid, for example **we** will not cover **costs** for things that are not directly relevant to **your claim**. **We** may also limit any cover **we** provide by time, amount or to a specific stage of legal proceedings in order to allow **us** to review **our** continued acceptance of **your claim**.

If after accepting **your claim**, it is shown that **your claim** has not been brought within the terms and conditions of the **policy**, no further cover will be provided and **we** will recover from **you** any **costs** and **rent** **we** have paid.

Counsel's opinion

At **our** discretion **we** may also require **you** to obtain a legal opinion from counsel at **your** expense to satisfy us that there are **reasonable prospects of success** and it is reasonable and proportionate (in relation to **your claim**) to incur **costs**.

If based on Counsel's opinion **we** are satisfied in respect of the above the reasonable **costs** of obtaining that opinion will be paid by **us** subject to the **excess** and the limits shown in **your policy** schedule.

Claims rejected due to a lack of Reasonable Prospects of Success

If **we** rejected **your claim** solely due to a lack of **reasonable prospects of success**, **we** will pay **costs** that are reasonable and proportionate to the legal and/or financial remedy achieved, subject to the terms and conditions of this **policy** if:

- **You** proceeded with the legal action which formed **your claim** to its conclusion with a court, tribunal or equivalent having issued a judgment (excluding any settlement, mediation, alternative dispute resolution or equivalent resolution process)
- **You** were defending, the judgment found **you** were not at fault
- **You** were pursuing, the judgment awarded **you** the remedy **you** were seeking at the time **we** rejected **your claim**
- **You** tell us about it as soon as possible

3. Settlements

You must inform us as soon as an offer of settlement is received and **you** must obtain **our** consent before **you** make or respond to any offer of settlement.

In any settlement **you** must:

- take into account the prospects of the case and likely future **costs** and **rent**
- try to recover as much **costs** and **rent** as possible

If **you** unreasonably reject an offer of settlement which **we** recommend acceptance of or make an offer which **we** do not agree with, no further cover will be provided and **we** may seek to recover from **you costs** and **rent we** have paid.

At **our** discretion, instead of covering **you** for **costs**, **we** can choose to pay:

- the damages **you** are likely to be awarded by a court or tribunal or
- the amount of money being claimed against **you** or the amount of money the other party will settle for, whichever is the lesser

If **we** choose to do this, then **your claim** will end and no further payments of **costs** or **rent** will be made.

4. Co-operation

You must co-operate with **us** and **your representative** at all times during the course of **your claim**. This includes:

- Allowing **us** and **your representative** to communicate directly with each other about **your** case
- Providing a full and truthful account of **your** case and with all necessary documentation or evidence
- Attending any meetings as required
- Instructing **your representative** to provide **us** with information, documentation or evidence **we** require (even if privileged) and regular updates including when anything negatively affects the factors we took into account in accepting **your claim**.

5. Recovery of costs

If the outcome of **your** case is that another party is found responsible for reimbursing **you** for some or all of **your costs**, **you** and **your representative** must make every effort to fully recover those **costs** which **you** must pay to **us**.

If the legal case was settled and the terms of the settlement do not specify the split between damages and costs then a fair and reasonable proportion of that settlement will be treated as **costs** and paid to **us**.

If any money is recovered from the other party then that money will be treated as **costs** and repaid to **us** first until all **costs** have been repaid to **us**.

6. Payment of costs and rent

A copy of all invoices for **costs you** receive from **your representative** should be forwarded to **us** within 30 days of the date the invoice was issued. If **we** require, **you** must ask **your representative** to send the costs for assessment by a court or tribunal or to a costs lawyer of **our** choice.

You are responsible for the payment of all **costs**. **we** will reimburse **you** for the **costs** covered under **your policy**. **We** may settle these **costs** directly if **we** choose to do so.

Rent will be paid monthly in arrears at a rate of 1/30th for each continuous day that it is in arrears subject to the maximum amounts shown in the **policy** schedule.

7. Appeals

If **you** wish to appeal against the judgment or decision of a court or tribunal or if there is an appeal against a judgment that is in **your** favour, **we** will consider providing further cover if:

- **We** covered the initial legal proceedings that are being appealed as a **claim** and cover was not withdrawn
- The grounds for the appeal were submitted to **us** as soon as possible and before any deadline set by the Court or Tribunal

If **we** require, **you** must co-operate in an appeal against the judgment or decision of a Court or Tribunal.

8. Instruction and choice of Your Representative, Counsel and experts

In all cases **your representative** will be appointed in **your** name and on **your** behalf.

We will choose a **representative** to act on **your** behalf other than at the point of an inquiry or legal proceedings where **you** will have freedom to choose **your representative** subject to **us** approving **your** choice.

You will also have freedom to choose **your representative** if there is a legal conflict of interest between **you** and **us** subject to us approving **your** choice.

When selecting **your representative**, **you** must have regard to **your** duty to minimise the cost of any **claim**.

The name and address of **your** chosen **representative** must be notified to **us** in writing. **We** will accept **your** choice if:

- **We** are satisfied that **your** chosen **representative** will co-operate with **us** and enable **you** to comply with the terms and conditions of **your policy**
- The **representative** has the necessary experience to deal with the dispute
- The **representative's** charging rates are fair and reasonable in regard to the dispute

A dispute arising from **your** choice of **representative** may be referred to arbitration in accordance with **Important information – How to make a complaint**.

You must not enter into any agreement with **your representative** as to the basis of calculation of **costs** without **our** written consent.

If in any **claim** **your representative** wishes to instruct counsel or an expert the following must be submitted to **us** for **our** approval:

- The expert's or Counsel's name
- Details of their expertise
- Charging rates and estimated cost
- An explanation of the need for such instruction

Important information

Fraudulent Claims

If **you** or anyone acting on **your** behalf make a fraudulent **claim**, **we** will cancel the **policy** from the time the fraud took place, retain any premium and recover from **you** any amount **we** have paid towards the fraudulent **claim**.

Dual insurance

If any **claims** covered under this **policy** are also covered by another policy, or would have been covered if this **policy** did not exist, **we** will only pay **our** share of the **claim** even if the other insurer refuses the claim.

Financial Services Compensation Scheme

In the unlikely event Market International Insurance Company Limited cannot meet its obligations, Market International Insurance Company Limited are covered by the Financial Services Compensation Scheme (FSCS). **you** may be entitled to compensation up to 90% of the **claim**. Further information about compensation arrangements is available from the FSCS.

Information you have given us

In deciding to accept this **policy** and in setting the terms and premium, **we** have relied on the information **you** have given **us**. **You** must take care when answering any questions **we** ask by ensuring that all information provided is accurate and complete.

If **we** establish that **you** deliberately or recklessly provided **us** with false or misleading information **we** will treat this **policy** as if it never existed and decline all **claims**.

If **we** establish that **you** carelessly provided **us** with false or misleading information it could adversely affect **your policy** and any **claim**. For example, **we** may:

- Treat this **policy** as if it had never existed and refuse to pay all **claims** and return the premium paid. **We** will only do this if **we** provided **you** with cover which **we** would not otherwise have done
- Amend the terms of **your policy**. **We** may apply these terms as if they were already in place if a **Claim** has been negatively affected by **your** carelessness
- Reduce the amount **we** pay on a **claim** in proportion to the premium **you** have paid against the premium **we** would have charged **you**
- Cancel **your policy** in accordance with the cancellation information below

We will write to **you** or **your** insurance broker if we:

- Intend to treat **your policy** as if it never existed
- Need to amend the terms of **your policy**

If **you** become aware that information **you** have given **us** is inaccurate, **you** must inform **us** as soon as possible.

Cancellation

Cancellation requests must be made to:

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

You can write to **us** to cancel the **policy** if less than 14 days of the **policy** have expired and **we** will refund **your** premium in full provided that **you** have not notified or made a **claim** under the **policy**.

If the **property** is sold by **you** or **you** cease to be party to the **tenancy agreement** this **policy** may be

cancelled by **you** if less than 75% of the **policy** has expired and **we** will refund **your** premium less the time **we** have insured **you** for and less 20% of the time **we** haven't insured **you** for.

the **policy** may be cancelled by **us** at any time, if **we** choose to do this we will give **you** 30 days' notice in writing and **we** will refund **your** premium less the time we have insured **you** for. **We** will only do this for a valid reason (examples of valid reasons are as follows):

- If **you** have not paid the premium
- A change in risk which means that **we** can no longer provide **you** with this cover
- If **you** do not supply any information or documentation that **we** have asked for
- Threatening or abusive behaviour or the use of threatening or abusive language

If **you** are placed in liquidation, receivership, administration or bankruptcy or enter into a voluntary arrangement or deed of arrangement or if any application is made to the court or if a meeting for any of these reasons is held, this **policy** will automatically terminate. If this happens, cover under **your policy** for **costs** and **compensation** will be automatically withdrawn and any **costs** incurred or **compensation** awarded on or after the date of withdrawal will not be covered whether **we** previously agreed to them or not.

The premium will be recalculated based on the time we have insured **you** for plus 20% of the time we haven't insured **you** for.

No return of premium will be allowed if **you** have notified or made a **claim** in any circumstances.

How to make a complaint about Your Policy

If **you** are not satisfied with any part of **our** service then **you** should contact **us** and **we** will do **our** best to resolve the problem. **You** can contact **us** at the following:

The Customer Services Manager
Abbey Legal Protection
20 Fenchurch Street
London
EC3M 3AZ
Tel: 0345 350 1099
Email: complaints@abbeylegal.com

Abbey Legal Protection are authorised and regulated by the Financial Conduct Authority.
Firm Number: 308829

If there is a dispute between **us** that **we** cannot resolve through **our** complaints process then **you** may be able to refer the matter to the Financial Ombudsman Service who will arbitrate over the dispute as long as they have jurisdiction over the matter. **You** can contact them at the following:

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR
Tel: 0800 023 4567 or 0300 123 9123
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>.

This procedure will not prejudice **your** right to take legal proceedings.

If the Financial Ombudsman Service cannot arbitrate over the dispute then we shall both agree on an independent arbitrator (who must be a solicitor or barrister) to arbitrate over the dispute.

Any dispute between **you** and **us** will be decided by arbitration. The arbitrator will be a single arbitrator, either a solicitor or barrister practicing in the Law of England and Wales. The arbitration will take place in England. The

arbitration will be governed by both the laws of England and Wales and the Arbitration Act 1996. The apportionment of the costs of the arbitration will be decided by the arbitrator. If we cannot agree on the choice of an arbitrator, an arbitrator will be nominated by the President of either the Law Society or the Bar Council in England and Wales. The costs of the arbitration will be paid by the party that loses the arbitration.

How to make a complaint about the Abbey advice line

The telephone legal advice is provided by LHS Solicitors LLP (LHS), a division of Abbey Protection Group Limited and can advise on general UK law. LHS is regulated and authorised by the Solicitors Regulation Authority. LHS makes no additional charge for providing these telephone services.

One of the partners in LHS Solicitors LLP is Abbey Protection Group Ltd (APG), which owns a controlling interest in this firm. Markel International Insurance Company Limited, 20 Fenchurch Street, London EC3M 3AZ is the ultimate holding company for Abbey Protection Group Limited. APG is authorised and regulated by the Financial Conduct Authority in respect of its provision of legal expenses and professional fee protection insurance. The advice provided is entirely independent.

If **You** have a complaint about these telephone legal advice services **you** should contact The Director of Compliance, LHS Solicitors LLP, The Observatory, Chapel Walks, Manchester M2 1HL who will provide details of our complaints procedure, including details of how the complaint will be dealt with internally and if required, by the Legal Ombudsman. For complaints about any other advice given by the Abbey advice line then you should contact us using the details in **Important information – How to make a complaint** and we will do our best to resolve the problem.

Privacy policy statement

We do not disclose any non-public personal information about **you** to anyone except as is necessary in order to provide **our** products or services to **you** or otherwise as **we** are required or permitted by law (for example a fraud investigation, regulatory reporting etc.)

We restrict access to non-public personal information about **you** to **our** employees, **our** affiliates employees or others who need to know that information to service **your** account. **We** maintain physical, electronic and procedural safeguards to protect **your** non-public personal information.

Rights of third parties

A person who is not a party to this **policy** has no right under the contracts (rights of third parties) act 1999 to enforce any term of this **policy** but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Breach of sanctions

We provide no cover for any **claim** if it means **we** would be in breach of any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of The European Union, The United Kingdom or The United States of America.

Applicable law

The laws of England and Wales apply to this **policy** and any Acts of Parliament referred to are as amended.

Defined Terms

Any one claim

All **claims** connected by the same:

- original cause, event, circumstance or related in time or;
- legal proceedings, tax enquiry, construction project or parties in dispute.

even if **you** are claiming under more than one **Section of cover** of this **policy**.

Claim

An insurance claim under this **policy**

Costs

1. The legal or professional costs (including any disbursements such as Counsel's or expert's fees) reasonably charged to **you** by **your representative**
2. In civil proceedings, the legal costs incurred by the party **you** are in dispute with that a Court or Tribunal orders **you** to pay or that **you**, with **our** prior written agreement, agree to pay under the terms of a settlement. This does not include any costs **you** are responsible for paying under the terms of a contract

Deposit

The sum of money collected from the **tenant** and held by **you** or **your** agent in accordance with section 213 of the Housing Act 2004 (and any amending legislation) in respect of a **tenancy agreement** to which it applies as an indemnity for losses incurred by **you** arising from the **tenant** failing to perform his obligations set out in the **tenancy agreement**

Excess

The initial amount of **costs** or **rent** as shown in the **policy** schedule that **you** must pay in a **claim** before **we** will make any payment under this **policy** if **you**:

1. use **our** choice of **representative**
2. exercise **your** freedom to choose **your representative** as described under **Claims condition 8 - Instruction and choice of Your Representative, Counsel and experts**

Period of Insurance

The period of time during which insurance is provided by this **policy** as shown in the **policy** schedule

Policy

This insurance policy including the schedule and any endorsements that apply

Property

The residential property shown in the **tenancy agreement** including land (including walls), buildings and/or owned or occupied by **you** for which **you** are legally responsible and which must be for residential use

Reasonable Prospects of Success

At least a 51% chance of:

- successfully pursuing **your** case and securing a legal and/or financial remedy

Representative

A solicitor, barrister, accountant or other appropriately qualified person appointed to act for **you** and who agrees to comply with the terms of this **policy**

Rent

The monthly amount payable in advance by the **tenant** to **you** as set out in the **tenancy agreement**.

Tenancy Agreement

An agreement between **you** and the **tenant** in relation to the **property** which is an Assured Shorthold tenancy agreement as defined within the Housing Act 1988 (as amended), where:

1. the initial agreement must be for a fixed term of no more than 12 months;

2. the first month's **rent** and the **deposit** have been received in cash or cleared funds.
3. during the **tenancy agreement you** or **your** agent must:
 - a) keep full and up to date rental records;
 - b) not allow the **tenancy agreement** to be transferred to any other individual or organisation.

Tenant

The occupier of the **property** who is 18 years or over named in the **tenancy agreement** as the **tenant** who has received a **tenant reference**

Tenant reference

Checks carried out before the commencement of the **tenancy agreement** which must include:

1. Credit history search which identifies County Court Judgements (CCJ's) and bankruptcies
2. Voters roll check to ensure that the applicant is who they say they are
3. Fraud check with a score to identify fraud potential

Territorial limits

The countries or regions as stated in the **policy** schedule

We/Our/Us

Abbey Legal Protection are a trading division of Abbey Protection Group Limited, who administers and manages this insurance on behalf of Markel International Insurance Company Limited (the insurer), 20 Fenchurch Street, London EC3M 3AZ bound pursuant to a binding authority with the Abbey Legal Protection under unique market reference B6027APG2016001 (or renewal or replacement thereof).

The insurer is liable only for the proportion of liability it has underwritten. The insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is the insurer otherwise responsible for any liability of any other insurer that may underwrite this contract

You/Your

The landlord declared to **us** as specified in the **policy** schedule

AbbeyLegal

Legal Protection Insurance

Abbey Legal Protection

20 Fenchurch Street, London EC3M 3AZ Tel: 0345 350 1099

sales@abbeylegal.com

www.abbeylegal.com

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RENT 10/2017

