



LANDLORDS LEGAL EXPENSES

This policy summary provides key information about Landlords Legal Expenses which you should read. It does not contain the full terms and conditions of the policy, which can be found in the Landlords Legal Expenses policy document. Your cover will be valid for one year. Landlords Legal Expenses is a Legal Expenses Insurance contract. It will help you by providing legal advice and representation if you have a legal dispute which is insured under the policy.

This insurance is Underwritten by DAS Legal Expenses Insurance Company Limited. DAS Legal Expenses Insurance Company Limited is authorised and regulated by the Financial Services Authority.

Features and Benefits	Significant exclusions or limitations	Policy Section
<p>The insured incidents covered by the policy are described below. In all cases we will negotiate for your legal rights to resolve the problem, either by ourselves or through external lawyers who we will appoint to help you.</p>	<p>It must be more likely than not that you will recover damages or make a successful defence of your claim. (This does not apply to prosecution defence.)</p> <p>External costs are limited to £50,000.</p> <p>Costs incurred before DAS agrees to pay them</p> <p>Unless DAS agrees to start legal proceedings or there is a conflict of interest, DAS is free to choose a lawyer to help you.</p>	<p>Cover 1(d)</p> <p>Cover 4</p> <p>What is not covered by this policy 3</p> <p>Condition 2</p>
<p>PROPERTY PROTECTION</p> <p>We will negotiate for the insured person's legal rights in a civil action for a dispute relating to your property which is owned by you following:</p> <ol style="list-style-type: none"> 1) A legal nuisance or 2) A trespass. 	<p>Any claim relating to:</p> <p>Any building or land not owned by you; or</p> <p>Someone legally taking an insured person's property from them, whether the insured person is offered money or not, or restrictions or controls placed on the insured person's material property by any government, or public, or local authority unless the claim is for accidental physical damage; or</p> <p>Work done by any government, or public or local authority unless the claim is for accidental physical damage.</p> <p>A claim where the cause of action arises within the first 180 days from the start of this policy.</p> <p>Defending a claim relating to an event that causes, or could cause, physical damage to material property, but defending a counter claim is covered.</p>	<p>Insured incident 1</p> <p>What is not covered 1(a)</p> <p>What is not covered 1(b)</p> <p>What is not covered 1(c)</p> <p>What is not covered 2</p> <p>What is not covered 3</p>
<p>LEGAL DEFENCE</p> <p>We will defend the insured person's legal rights if an event leads to their prosecution for an offence connected with the property under the following:</p> <ol style="list-style-type: none"> (a) The Gas Safety (Installation and Use) Regulations 1998; or (b) The Furniture and Furnishings (Fire) (Safety) Amendment Regulations 1998; or \ (c) The Electrical Equipment (Safety) Regulations 1994. 	<p>Any claim relating to the insured person's alleged dishonesty or alleged violent behaviour.</p> <p>Pleas in mitigation where there is no real prospect of a plea reducing the penalty.</p> <p>Any claim where the insured person did not take reasonable steps to comply with the regulations listed in the left hand column.</p>	<p>Insured Incident 2</p> <p>What is not covered by this policy (8)</p> <p>What is not covered (1)</p> <p>What is not covered (2)</p>

Features and Benefits	Significant exclusions or limitations	Policy Section
24 HOUR TELEPHONE HELPLINES Eurolaw Commercial Legal Advice Advice on legal problems within UK and EU law..		Telephone based legal advice
TERRITORIAL LIMIT United Kingdom, the Isle of Man and the Channel Islands		
APPLICABLE LAW This policy is governed by English law.		Conditions 11

Cancellation rights

We hope you are happy with the cover this policy provides. However, you may cancel the policy without notice within 14 days of taking it out. After this you can cancel it at any time by telling the person who sells you the policy, but you must give 14 days notice of cancellation. You can ask the person who sells you the policy about getting a refund of premium if you cancel the policy.

Making a claim

Please give DAS details of any claim as soon as possible. If you delay and it adversely affects the prospects of successfully recovering damages, your claim may not be covered. Please phone DAS on 0117 934 0553 (lines are open 24 hours a day, 365 days a year; calls may be recorded) or email your claim to newclaims@das.co.uk or write to:

Claims Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.

How to make a complaint

If you have a complaint about DAS's service or about the way they have treated you, please write to their Customer Relations Department at their head office address shown above. Alternatively, you can telephone on 0117 934 0066 or email customerrelations@das.co.uk

A copy of DAS's internal complaint-handling procedure is available on request. If you are still unhappy with their response, you have the right to ask the Financial Ombudsman Service to review your case.

DAS is covered by the Financial Service Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations. Further information is available on www.fscs.org.uk or by contacting the FSCS directly on 020 7741 4100.

The law and language applicable to the policy

The law of England will apply unless it says different anywhere in the policy schedule. The language used in this policy and any communications relating to it will be English.

About the companies providing your insurance

Details of your Landlords Legal Protection companies are shown below. All of the protection providers are authorised and regulated by the Financial Services Authority (FSA).

- Assurant Intermediary Ltd Landlords Legal Protection is Telephone based legal advice underwritten by DAS Legal Expenses Insurance Company Limited, Registered in England No 103274, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH. FSA No 202106.
- Assurant Intermediary Ltd, Registered in England No 4019801, Assurant House, 6-12 Victoria Street, Windsor, SL4 1EN. FSA No 311243.

Assurant Intermediary Ltd is the appointed agent of the underwriter for the purposes of administering the policy and premium collections. Assurant Intermediary Ltd is governed by strict rules pertaining to client money, set down by the FSA. This means that premiums are treated as being received by the insurer when received in our bank account and that any premium refund is treated as received by you when it is actually paid over to you. There are occasions where such transactions are restricted (for example, to receiving premiums only) and we will tell you if this is the case.

Alternative formats

The information within this booklet is available in alternative formats such as Braille, cassette tape or large print. Please contact us on 0844 248 7880 if you wish to receive it in one of these formats and we will be happy to help.

For further information please contact:

Assurant Intermediary Ltd, Assurant House, Amy Johnson Way, Clifton Moor, York, YO30 4XT
 T: 0844 248 7871 E: policyadmin-asi@assurant.com

