Landlord Legal & Rent Guarantee

JUST LANDLORDS

Insurance Product Information Document (IPID)

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording.

What is this type of insurance?

This policy is designed to cover the cost of professional fees charged by a claims handler, solicitor or accountant following a specific occurrence, provided that cover for that occurrence is detailed within the policy wording and is not specifically excluded.

What is insured?

- ✔ **Breach of Tenancy Agreement:** Pursuit following a breach by the tenant of any of their obligations under the tenancy agreement.
- ✔ **Pursuit of Rent Arrears:** The pursuit of rent arrears which commenced during the period of insurance.
- ✔ **Eviction:** The eviction of anyone in the property without your permission.
- ✔ **Legal Defence:** The defence of civil or criminal proceedings in respect of any act or omission by you arising from your ownership or management of the property.
- ✔ **Rent Arrears Guarantee:** Rent arrears owned by the tenant.

What is not insured?

- ✘ Claims where there are no prospects of success.
- ✘ Claims where we consider it is unlikely a reasonable settlement will be obtained or where the likely settlement amount is disproportionate compared with the time and expense incurred.
- ✘ Claims that arose before the commencement of this insurance.
- ✘ Professional fees incurred in connection with interest on rent or service charges payable by the tenant.
- ✘ Any rent payable after you have recovered full and vacant possession.
- ✘ Any dispute between the insured person and a letting agent.
- ✘ Claims where a tenant reference has not been obtained.

Are there any restrictions on cover?

- ❗ The maximum amount payable per claim is £50,000.
- ❗ The maximum amount payable per period of insurance is £50,000.
- ❗ Maximum of £2,500 per month or the amount detailed within the tenancy agreement in relation to claims under rent arrears indemnity, subject to a maximum indemnity period of either 6 or 12 months, whichever is stated in your policy schedule.
- ❗ Where it may cost us more to handle a claim than the amount in dispute we may at our option pay to you the amount in dispute which will then constitute the end of the claim under this policy.

Where am I covered?

- ✔ The United Kingdom (meaning England, Scotland, Northern Ireland, Wales), Channel Islands and the Isle of Man.

What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.

When and how do I pay?

You should make payment to Just Landlords. This may be by making a one-off payment or Just Landlord can arrange credit facilities.

When does the cover start and end?

This cover lasts for one year, and the dates of the cover are specified in your policy schedule.

How do I cancel the contract?

If you decide for any reason that this policy does not meet your insurance needs, please return it within 14 days from the date of purchase or on the day you received your policy documentation. Providing no claims have been made or pending, we will refund you your premium in full.

You may cancel the insurance cover at any time after this by informing your insurance broker, however, you will not be entitled to a refund of the premium.