

About this summary of cover

This summary provides key information only about insurers and the insurance cover available within the Landlord Legal and Rent Guarantee Insurance Policy. This summary does not contain the full terms and conditions. These can be found in the quotation or renewal documentation or in the policy wording. The policy wording is available on request or can be viewed on our website www.justlandlords.co.uk. A policy wording is always issued along with a Schedule of Cover when cover is first inception or renewed by us, these two documents are to be read as one document and will form your contract of insurance.

This summary of cover does not form part of your insurance contract. Where the benefits or exclusions differ from those outlined in this summary, you will be advised by us or by the insurance broker who sold you this insurance. We reserve the right to change or limit any cover.

Our Status

Just Landlords is a trading name of Just Landlords Insurance Services Limited who are authorised and regulated by the Financial Conduct Authority under Firm Reference Number 544289. The Financial Conduct Authority is the independent watchdog that regulates financial services. Our permitted business is advising on and arranging insurances. You can check this on the Financial Conduct Authority register by visiting the Financial Conduct Authority website www.fca.gov.uk/register/ or by contacting the Financial Conduct Authority on 0845 606 1234.

This Landlords Legal Expenses insurance policy has been arranged by Lexelle Limited, with UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Lexelle Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of Great Lakes Insurance SE regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

Cancellation Rights

You have the right to cancel this insurance at any time. This insurance has a cooling off period of 14 days' from either the date you receive your insurance documentation or the start of the period of insurance. Providing you have not made any claims we will refund the premium in full but not any credit card fees paid. If you decide to cancel the policy after 14 days' no return of premium will be given. We may cancel the insurance by giving 14 days' notice in writing to you at your last known postal address.

How to make a complaint

If you have a complaint about the service or about the way you are treated, please write to the claims manager, Lexelle Ltd, P.O box 4428, Sheffield, S9 9DD. Alternatively you can telephone them on 0114 249 3300. A copy of their internal complaint-handling procedure is available on request. If you are still not happy with the response you receive, you have the right to ask the Financial Ombudsman Service to review your case.

Great Lakes Reinsurance (UK) SE are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the Scheme if Great Lakes Reinsurance (UK) SE is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of the contract. Further information about the Scheme is available from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU, by telephoning 0800 678 1100 and on their website www.fscs.org.uk

The Cover Available for Landlord Legal and Rent Guarantee

In the sections below Great Lakes Reinsurance (UK) SE will resolve a legal problem, either themselves or through external lawyers and other experts they appoint.

It must be more likely than not that you will recover damages or make a successful defence of your civil claim.

The cover for legal costs is limited to £50,000, costs incurred before Great Lakes Reinsurance (UK) SE agree to pay them will be excluded. Unless Great Lakes Reinsurance (UK) SE agrees to start legal proceedings or there is a conflict of interest, Great Lakes Reinsurance (UK) SE is free to choose a lawyer to help you.

What is Covered	Policy Limits
<p>1. Pursuit We will negotiate your legal rights:</p> <ul style="list-style-type: none"> • After an incident of physical damage to your property • In trying to get possession of your property that you have let under a Tenancy Agreement. Note:- you must be trying to regain possession under the relevant Housing Act or Housing (Scotland) Act • To evict anyone (including squatters) in your property who has not got your permission to be there • To recover any rent your tenant owes for your property 	<p>£ 50,000</p>
<p>2. Defence We will defend your legal rights if an incident arising from your letting your property leads to you being prosecuted in a criminal court.</p>	<p>£ 50,000</p>
<p>3. Hotel Expenses We will pay up to £50 per day up to the limit of cover for hotel expenses, where no alternative accommodation is available, whilst you try to get a possession order for your property so that you can live in it.</p>	<p>£ 1,500</p>
<p>4. Rent Guarantee Any rent your tenant owes you up to vacant possession under a formal Tenancy Agreement as defined in Section 1b of the main policy terms and conditions. This is on the condition that the rent arrears occur during the tenant's occupation of your property and that we are providing cover under Section 1 for you to regain possession of your property. Key Conditions:</p> <ul style="list-style-type: none"> • There must be one month or more rent outstanding in England and Wales prior to claim no payment will be made until you are legally seeking repossession of the property due to rent arrears. A maximum of 6 or 12 monthly rent payments are covered (as shown in your policy schedule) • We shall not be liable for any advance amounts or deposits paid to you by the tenant that are not required for the repair of dilapidations. Receipts may be offset against settlement of a claim 	<p>£ 2,500 Monthly Rent</p>

Tenant Referencing - Important Policy Conditions

For this policy to be valid all Let Properties have to be FULLY referenced by a Licensed Tenant Reference Company and a formal Tenancy Agreement must be in place prior to your tenants vacating the Let Property:

The following Tenants Checklist details the conditions that must be valid from the START of the Tenancy Agreement (Valid Types of Tenancy Agreement are listed in the main Policy Terms & Conditions (See "Policy Definitions - Tenancy Agreement").

Tenancy Checklist:

- Copies of 2 forms of identification, including one which contains a photograph
- A recent Utility Bill or Bank Statement
- Recent Credit Check within 45 days of the Tenancy Agreement and within 12 months prior to the commencement of the policy
- The Credit Check must be clear of CCJ's (last 3 years and none outstanding), show no previous bankruptcies and demonstrates the tenant or guarantor's ability to meet their rent commitments
- Satisfactory reference from the tenant's employer and a past landlord or from one other referee if either unavailable

Please note: If any doubts as to the integrity or financial standing of the tenant are expressed in any tenant reference or there is a lack of response to any enquiry, you must obtain our approval prior to commencement of the letting. On the making of any claim you should be in a position to forward not only copies of the notices to us but also copies of the letters requesting the same. You shall not allow any tenant into occupation until the first month's rent and the dilapidations deposit payment have been cleared in the managing agent's bank account (or alternatively cash has been received).

Significant and Unusual Exclusions, Conditions or Limitations:

The policy will exclude claims where the incident falls outside of the scope of cover provided by the policy wording or where this is subject to a specific exclusion or limitation. Please refer to the policy wording for full details. The most significant or unusual exclusions or limitations are outlined below:

- Any claim reported to us (a) after the period of insurance expires
- Any claim arising from an event that starts outside of the policy period of insurance
- Any claim where any disagreement with your tenant is within the first 90 days of the start of the policy period and the Tenancy Agreement started before the start of the policy period
- Any claim where your delay in reporting an event has prejudiced the Insurer's position
- Any claim concerning or arising from:
 - a) building, rebuilding, converting or extending all or part of a building
 - b) town and country planning laws and regulations
 - c) subsidence land heave, landslip, mining or quarrying
 - d) an alleged dishonest or malicious act by you
 - e) a dispute between you and us and/or the Insurer about this Legal Expenses Policy and
 - f) any application for judicial review
- Any claim relating to any works by or under the order of any government, public or local authority
- Any claim directly or indirectly caused by or contributed from:
 - a) ionising radiations or contamination by radioactivity from any radiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or any nuclear component;
 - c) war, terrorism, riot, revolution or other similar event;
 - d) any software, stored program, computer, device or system failing (or partly failing) because of a date-based event;
- You must obtain or have obtained and be able to produce an up to date satisfactory tenant reference prior to the granting of the tenancy. See **TENANT REFERENCE REQUIREMENTS**
- You must ensure that you comply with the requirements of any statutory rent deposit scheme
- You must ensure that all pre-agent notices and pre-proceeding notices are served personally, with the person serving the notice, if possible, retaining a copy of the notice duly signed and dated by way of receipt by the recipient(s) of the notice
- Please note that if you should engage the services of a solicitor prior to making contact with us any costs that you incur are not covered by this Insurance
- The jurisdiction and territorial limits of the policy is The United Kingdom

Duration of this insurance

The period of insurance will be for 12 months and will be shown in the Schedule of Cover.

The Law Applicable to this Insurance

This policy is subject to the laws of the United Kingdom and disputes in connection with this policy will be subject to Courts within the United Kingdom.

How to make a claim under this insurance

You will be provided with comprehensive details of how to make a claim within the policy wording. You must provide details of any claim during the period of insurance as soon as you become aware of any event which may give rise to a claim. You can telephone UK General Insurance Limited who are the claims handlers on 0114 220 1794 to do this.