



JUST
LANDLORDS
FOR ALL LANDLORD INSURANCE NEEDS

LEGAL EXPENSES AND RENT GUARANTEE INSURANCE POLICY

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Just Landlords is authorised and regulated by the Financial Conduct Authority

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DEFINITIONS

Certain words will carry the same meaning wherever they appear in this policy, unless defined differently in the appropriate section. They are highlighted as follows:-

Appointed representative	means the claim negotiator, lawyer or other suitably qualified person appointed by us to act on behalf of the insured person , in accordance with our standard terms of business.
Costs and expenses	<ol style="list-style-type: none">1) Fees, disbursements, costs and expenses charged by the appointed representative and agreed by us.2) Opponents costs in civil cases where the insured person is ordered to pay them or where we agree to pay them in pursuing the claim including the costs of any appeal or defending an appeal, provided the insured person tells us within the time limits and provided that we agree to the appeal.3) Hotel expenses in respect of claims arising under Insured Incident 6 (Repossession) and Insured Incident 2 (Property and Squatter Protection).4) Storage Costs in respect of claims arising under Insured Incident 6 (Repossession) and Insured Incident 2 (Property and Squatter Protection).
Financial source	means pensions, investment income or state benefits (including Universal Credit).
Hotel expenses	means up to £150 (including VAT) per day to cover the cost of your accommodation for a maximum of 30 days whilst you are seeking possession of the insured property for you to live in.
Insured person	means you and any director, partner and employee of your business provided that they have your permission to claim under this Policy.
Insured property	means the property insured and named in the schedule of cover which is let by you to a tenant .
Legal proceedings	means a legal remedy for compensation, eviction, specific performance or an injunction.
Reasonable prospects	means that in respect of each claim there is always more than a 50% chance of the insured person recovering damages, defending a claim or prosecution or obtaining a legal remedy. This will be assessed by us or the appointed representative .
Rental sufficiency test	<p>means that the tenant(s) gross annual salary for the last 12 months and/or other financial source must be equal to or higher than 30 times the monthly rent. If a guarantor is being used to guarantee the rent, then the guarantor's gross annual salary for the last 12 months and/or other financial source must be equal to or higher than 50 times the monthly rent.</p> <p>If the other financial source is any form of state benefit then the monthly rent should not exceed 60% of the monthly benefit received. If the monthly rent does exceed 60% of the monthly benefit received then the difference/shortfall is subject to the gross salary multiplier as stated above.</p> <p>Where the tenant is self employed or working on a zero hour contract then we will consider the gross annual salary to be the average amount of paid salary or certified income for the past twelve months.</p>
Storage costs	means up to £10 (including VAT) per day to store your personal possessions for a maximum of 30 days after the termination of your agreement with the tenant while you are unable to occupy the insured property for you to live in.
Tenant	means the person(s) or company who occupies (or has occupied) the insured property under a tenancy agreement with you .
We/us/our	means MSL Legal Expenses Limited.
You/your	means the person, company or property owner who has taken out this insurance policy.

YOUR LEGAL EXPENSES AND RENT GUARANTEE INSURANCE POLICY

This insurance is a contract between **us** and **you**. This is a claims made policy which means that for there to be a valid claim under the policy, all claims must be reported to **us** during the period of insurance or where **you** decided not to renew **your** cover within 30 days after the expiry of this policy.

We will, subject to the terms of this policy, provide **you** with the insurance set out in this policy in respect of claims reported to **us** during the period of insurance shown in the schedule of cover and for any subsequent period for which **we** may accept a renewal premium.

You must ensure that all the information **you** have given to **us** is accurate to the best of **your** knowledge. **We** will be entitled to refuse to accept a claim where **you** do not take reasonable care not to make a misrepresentation.

You are entitled to cancel **your** policy with a full premium refund within 14 days of it starting, provided that there have been no claims. Please see the cancellation condition under the conditions section.

WHAT IS INSURED

We will provide insurance in relation to the Insured Incidents as set out in this policy, subject to the terms and conditions, Claims Settlement Provisions, General Exclusions and General Conditions of this Policy.

Provided that

- 1) **Reasonable prospects** exist for the duration of the claim.
- 2) The claim is reported to **us**
 - (i) during the period of insurance or where **you** decided not to renew **your** cover within 30 days after the expiry of this policy, and immediately after the **insured person** became aware of circumstances which may give rise to a claim.
- 3) The **insured person** follows the advice provided to the **insured person** by **our** Claims and Advice Service.
- 4) The **insured person** seeks and continues to follow the advice from **our** Claims and Advice Service.
- 5) During the course of any dispute from the date that the **insured person** became aware of the dispute and throughout the duration of the dispute the **insured person** keeps **us** up to date with all developments and the **insured person** follows and continues to follow the advice from **our** Claims and Advice Service.
- 6) The **insured property** is situated in the United Kingdom, the Isle of Man or the Channel Islands.

We will not pay

- a) More than
 - (i) Any inner limit shown under an Insured Incident
 - (ii) £50,000 in respect of any one claim and in total in any one period of insurance
- b) Any claim or incident which may lead to a claim and which the **insured person** knew about or ought reasonably to have known about before the start of this policy
- c) The first 10% of **costs and expenses** where the **insured person** chooses their own lawyer or other suitably qualified person in relation to a claim under this policy.

INSURED INCIDENTS

Section One – Rent Recovery

We will pay the **costs and expenses** in relation to the pursuit of **legal proceedings** for undisputed and unpaid rent, in relation to an **insured property**, which is due under the terms of the tenancy agreement between **you** and the **tenant**.

Provided that

- a) Any claim for undisputed and unpaid rent is notified to **us** within 45 days from the date the rent was first disputed or due and payable.
- b) All **your** normal credit control procedures have been exhausted or **you** have made reasonable efforts to recover the unpaid rent.

Section Two – Property and Squatter Protection

We will pay the **costs and expenses** in relation to the pursuit of **legal proceedings** an **insured person** is able to pursue in respect of an **insured property** arising from a nuisance, a trespass, an unauthorised occupation or damage caused to the **insured property** by a third party.

Provided that the amount in dispute exceeds £250 in relation to property damage.

Section Three – Tenant Property Damage

We will pay the **costs and expenses** in relation to the pursuit of **legal proceedings** in respect of damage resulting from the **tenant** failing to return the **insured property** in the same condition as at the commencement of the tenancy.

Provided that

- a) The amount in dispute exceeds the amount of deposit taken at the commencement of the tenancy or one month's rent, whichever is greater.
- b) An inventory of the property has been obtained and agreed by both parties prior to the commencement of the tenancy.

We will not pay for any claim relating to or resulting from depreciation and wear and tear.

Section Four – Legal Defence

We will pay the **costs and expenses** for defending an **insured person's** rights relating to any prosecution in a criminal court arising from the letting of the **insured property**.

Please note that the requirement for **reasonable prospects** to exist for the duration of the claim does not apply to this Insured Incident.

Section Five – 24 Hour Helpline Services

Legal Advice Service

Call 0161 603 2190

We have provided **you** access to a confidential legal advice service for any personal legal problem based on UK law. This service is available 24 hours a day/365 days a year.

To contact the Legal Advice Service, please telephone the number, select Option 1 and quote MSL/LAH/LLP.

Tax Advice Service

Call 0161 603 2190

We have provided **you** access to a confidential telephone tax advice service for personal tax matters. This service is available 24 hours a day/365 days a year.

To contact the Tax Advice Service, please telephone the number, select Option 2 and quote MSL/TAX/LLP.

Domestic Assistance Helpline Services

Call 0161 603 2190

We have provided **you** access to a Domestic Assistance helpline service to help **you** arrange repairs if **you** have a domestic emergency in **your** property. **We** will arrange a contractor to assist **you**, but will not pay the contractors costs or call out fees. This service is available 24 hours a day/365 days a year.

To contact the Domestic Assistance Helpline Service, please telephone the number, select Option 4 and quote MSL/DAH/LLP.

Counselling Helpline Services

Call 0161 603 2190

We have provided **you** access to a confidential counselling service available 24 hours a day/365 days a year. The service is provided by Care First in partnership with MSL Legal Expenses Limited.

Care First counsellors are British Association for Counselling and Psychotherapy (BACP) accredited and professionally qualified to a minimum of BACP diploma level.

The confidential counselling service can be used to discuss a wide range of concerns. Whether the issue is personal or work related, **we** will be able to assist **you**.

To contact the Counselling Helpline please telephone the number, select Option 3 and quote MSL/CNS/LLP.

We will not accept responsibility if the Helpline Services fail for reasons **we** cannot control. By using these services **you** are agreeing to **us** recording **your** call.

Section Six – Repossession

We will pay the **costs and expenses** in relation to the pursuit of **legal proceedings** in respect of obtaining vacant possession from the **tenant** of the **insured property** at the expiry of a valid notice to quit being served.

Section Seven – Rent Guarantee

We will in respect of an **insured property**

- A) Pay **your** rent arrears while **your tenant** or ex-**tenant** still occupies the **insured property**.
- B) If, after **you** have gained vacant possession of the **insured property**, **you** are not in a position to immediately re-let due to the **tenant's** dilapidations and/or neglect, **we** will pay the amount of 50% of the monthly rent for a maximum of three (3) months, or until the **insured property** is re-let, whichever happens sooner.

Provided that

- (i) **We** have accepted **your** claim under Section Six - Repossession.
- (ii) **You** obtained satisfactory references ** on the **tenant** or guarantor prior to the tenancy commencing.
- (iii) The **tenant** pays the rent monthly and one month in advance.

** A satisfactory reference is defined as:-

- a) A credit history check (including the Enforcement of Judgment of Office, County Court Judgments and bankruptcy) against the **tenant** or guarantor, from a company that uses a licenced credit referencing agency, showing no County Court Judgments in the last three years, no outstanding County Court Judgments, bankruptcy or any other adverse financial features.
- b) An Employers Reference confirming the **tenant's** or guarantor's salary and that the position is current and permanent, if employed. Where the **tenant** or guarantor is self- employed or derive their **financial source** from other means, except for state benefits, a letter from their accountant confirming the **tenant's** or guarantor's gross annual income for the last 12 months. In both instances the salary and/or other **financial source** must meet the requirements of the **rental sufficiency test**.
- c) Where the **tenant** has let a property before, where available, a reference from the previous landlord or landlord's agent must be obtained confirming that there are no rent arrears or incidents of neglect at the property

If, during the period of insurance the **tenant** is claiming housing benefit, **we** will pay rent from the date the housing benefit claim is concluded. If the **tenant's** housing benefit claim is rejected, **we** will pay rent backdated to the date that **you** could first claim under this section.

We will not pay

- a) More than £1,500 per calendar month in respect of any one claim.
- b) Any claim where the **tenant** does not pay the rent monthly in advance.
- c) Any claim where **you** and/or the managing agent has failed to hold the **tenants** deposit in a statutory recognised tenancy deposit scheme.
- d) Any rent due after **you** gain vacant possession of the **insured property**, except in the circumstances where **you** are not in a position to immediately re-let as detailed in B) above.
- e) Rent arrears that can be deducted from the deposit paid by the **tenant** to **you** at the commencement of the tenancy. If the deposit is subsequently required to meet the cost of dilapidations, this will be paid to **you**.

Section Eight – Tax Protection

We will pay the **costs and expenses** following an investigation by HM Revenue & Customs into **your** tax affairs.

Provided that

- (i) **You** have taken reasonable care to ensure that **your** accounts and tax affairs and records have been properly maintained.
- (ii) All returns to HM Revenue & Customs have been completed, are correct and submitted on.

We will not pay for

- a) Any claim arising from a tax avoidance scheme.
- b) Any claim relating to an investigation undertaken by the Special Investigations unit of HM Revenue & Customs.

Section Nine – Contract Disputes

We will pay the **costs and expenses** in relation to the pursuit or defence of **legal proceedings** relating to an agreement or alleged agreement that an **insured person** has entered into for the buying or hiring in of any goods or services in connection with the **insured property**.

Provided that the amount in dispute exceeds £250.

We will not pay for

- a) Any claim relating to any land or buildings.
- b) Any claim relating to a lease or licence of any land or buildings.
- c) Any claim relating to the settlement payable or the cover provided under an insurance policy
- d) Any claim relating to a loan, pension, investment or any other borrowing or financial instrument.
- e) Arbitration arising out of an arbitration clause in any contract.
- f) Any claim relating to computer goods, systems or services.
- g) A breach or alleged breach of professional duty by an **insured person**.
- h) The monetary cost of putting right any damage caused or alteration occasioned by or as a **tenant**.

HOW TO MAKE A CLAIM UNDER THIS INSURANCE AND ADVICE SERVICE 0161 495 4490

If **you** need to contact **us** or need to make a claim **you** can call **us** on the above number, email **us** at info@msl.co.uk or write to Claims Department, MSL Legal Expenses Limited, No.1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire, SK8 3GW.

If there is a claim, which is covered by the policy **we** will then send the **insured person** a claim form for completion and return to **us**.

If the claim is reported to **us** during the Period of Insurance and is accepted and **reasonable prospects** exist, the claim will be handled by **our** specialist claims unit or **we** will instruct an **appointed representative** or other suitably qualified representatives to act on behalf of the **insured person**.

Please note that

- Any costs incurred before a claim is made and any costs, which **we** do not authorise are not insured by this policy.
- Under this policy there must be **reasonable prospects** for any claim to proceed.
- If there is any conflict of interest or if court proceedings are to be issued only then will the **insured person** be entitled to choose their own lawyer.

GENERAL EXCLUSIONS

1) **Tenancy Check Requirement**

Any claim under Section Seven – Rent Guarantee where prior to the commencement of any tenancy agreement relating to an **insured property** an **insured person** has failed to obtain satisfactory references on the **tenant** and any guarantor as defined in Section Seven – Rent Guarantee.

2) **Prior Claims**

Any claim or incident which may lead to a claim and which the **insured person** knew about or ought reasonably to have known about before the start of this policy.

3) **Prior Costs and Expenses**

Any costs incurred before a claim is made and any **costs and expenses**, which **we** do not authorise.

4) **Dishonesty, Deliberate Acts, Violence, Criminal Acts and Fraud**

Any claim

- a) Involving actual or alleged dishonesty, violence or any deliberate or criminal act or omission by the **insured person**.
- b) Or statement, which is overstated, false or fraudulent.

We will have the right to refuse to pay a claim or to void this insurance from the date of the act.

5) **Judicial Review, Mediation and Arbitration, Marital and Family Disputes, Intellectual Property, Libel and Slander, Share Options, Pensions and Date Change, Mortgage Lender**

Any claim directly or indirectly relating to or resulting from

- a) A judicial review.
- b) Mediation and arbitration.
- c) Divorce, matrimonial matters, cohabitation, maintenance, custody or access.
- d) Copyrights(s), trademark(s), merchandise mark(s), registered design(s) or other intellectual property rights or secrecy and confidentiality agreements.
- e) Libel or slander.
- f) Any share option or pension scheme or policy.
- g) Any device failing to recognise, interpret or process any date as its true calendar date.
- h) Any dispute arising between the **insured person** and any agent or mortgage lender.

6) **Bankruptcy, Liquidation or Receivership**

Any claim where the **insured person** is bankrupt, in liquidation, has made an arrangement with his or her creditors, has entered into a Deed of Arrangement or where part or all of the **insured person's** affairs or property are in the care or control of a receiver or an administrator.

7) **Other Insurance**

Any **costs and expenses**, which can be recovered by an **insured person** under any other insurance or which would have been covered if this insurance did not exist except for any amount in excess of that which would have been payable under such insurance(s).

8) **Fines and Penalties**

For fines, damages or other penalties which the **insured person** is ordered to pay by a court or other authority.

9) **Disputes with Us and Family Members**

- a) Any claim against **us**, Financial & Legal Insurance Company Limited or any company or subsidiary of the MSL group of companies (MSL Legal Expenses Limited and MSL Vehicle Rental Limited).
- b) Any dispute between an **insured person** and any domestic partner or family members permanently living with an **insured person**.
- c) Any dispute between family members or any domestic partner of the **tenant**.

10) **War Risks**

Any claim arising from any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, confiscation, requisition, terrorism or alleged acts of terrorism as set out in the Terrorism Act 2000, or damage to property by or under the authority of any government, public or local authority.

11) **Radioactive Contamination and Pressure Waves**

Any claim, which arises from or is directly or indirectly caused by, contributed to, by or arising from any of the following, or from any similar reaction or event

- a) Ionising radiations or contamination by radioactivity from any 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 nuclear component of such assembly;
- c) Pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.

12) **Territorial Limits**

Any claim

- a) Where the dispute is pursued outside the jurisdiction of a court or other body within the United Kingdom, the Channel Islands or the Isle of Man;
- b) Which occurs outside the United Kingdom, the Channel Islands or the Isle of Man.

13) **Notice to Quit**

Any claim where the relevant Notice to Quit was served by **you** on the **tenant** before the inception of the Policy.

CLAIMS SETTLEMENT PROVISIONS

1) Reasonable Precautions

The **insured person** must take all reasonable precautions to reduce or remove the risk of a claim and not take any deliberate acts which will result in a claim.

2) When You Must Report a Claim to Us

The **insured person** must tell **us** immediately of any circumstances which may give rise to a claim.

3) Acceptance of Claim

On receipt of the claim it will be assessed and dealt with by **our** in house claims negotiators and, if appropriate and if **reasonable prospects** exist and the claim is reported to **us** immediately after the **insured person** becomes aware of circumstances which may give rise to a claim. **We** will then instruct an **appointed representative** to handle the claim on behalf of the **insured person**. If there is a dispute as to whether **reasonable prospects** exist, **we** may require the **insured person**, at the **insured person's** own expense, to obtain Counsel's opinion as to the merits of the case.

The costs will be refunded to the **insured person** if Counsel's opinion clearly shows that there are merits in proceeding.

4) Conduct of the Claim

(i) **We** will be entitled

- To have direct contact with the **appointed representative**.
- To take over and conduct in the **insured person's** name any claim or **legal proceedings** at any time and negotiate any claim on behalf of the **insured person**.
- To refuse to accept a claim or continue with a claim where the **insured person** does not take reasonable care not to make a misrepresentation or has failed to supply relevant information and supporting evidence to **us** or the **appointed representative**.

(ii) What the **insured person** must do

- Provide, at the **insured person's** own expenses, the **appointed representative** and **us** with any proof, evidence, certificates and assistance as **we** may reasonably ask for in connection with the claim, including proof as to whether **reasonable prospects** exist.
- Cooperate fully with the **appointed representative** and **us** and provide, within a reasonable time avoiding any unnecessary delays, any relevant requested information and documentation in relation to the claim.
- Take all reasonable steps to recover **costs and expenses** and to minimise the amount payable under this policy.
- Take all reasonable steps to resolve disputes that otherwise may give rise to a claim.
- Notify **us** and the **appointed representative** immediately of any offer to settle a claim of any payment into court.
- Tell the **appointed representative** to have **costs and expenses** taxed, assessed and audited if **we** request.

(iii) What the **insured person** must not do

- Under no circumstances must the **insured person** accept or reject an offer to settle a claim without **our** consent or the consent of the **appointed representative**.
- Withdraw from any claim without **our** consent or the instructions from **us** or the **appointed representative**.
- Pursue a claim in any way against the advice or withdraw instructions from **us** or the **appointed representative** without **our** consent.
- Incur any **costs and expenses** without **our** consent or the consent of the **appointed representative**.
- Agree to settle any claim on any basis or reject any offer to settle a claim, without **our** consent or the consent of the **appointed representative**.

We will be entitled to be reimbursed by the **insured person** for any **costs and expenses** previously agreed or paid to or on behalf of the **insured person** if the **insured person** breaches any of the conditions in (ii) and (iii) above.

5) **Payment Instead of Pursuing or Defending a Claim**

At any time **we** will be entitled to pay the reasonable amount of damages claimed if in **our** opinion this would be a more economic solution.

6) **Legal Proceedings**

Any **legal proceedings** must be dealt with in the jurisdiction of a court or tribunal in the United Kingdom, the Channel Islands or the Isle of Man.

7) **Choice of Appointed Representative**

If there is a conflict of interest, or if the claim is not settled by negotiation and it then becomes necessary to start court proceedings, only then will the **insured person** be entitled to choose their own lawyer for **us** to instruct as the **appointed representative** to handle the claim.

If there is any dispute about the choice of lawyer **we** will ask the President of the relevant national law society to choose a suitable qualified lawyer.

Where the **insured person** chooses their own lawyer or other suitably qualified person, **we** will not pay the first 10% of any **costs and expenses** charged by the **insured person's** own lawyer or other suitably qualified person.

GENERAL CONDITIONS

1) **Observance of Term**

Anyone making a claim under this policy must have **your** permission and observe the terms under this policy.

2) **Cancellation**

You can cancel this policy within a cooling off period of 14 days' of its inception, providing **you** have not made any claims **we** will refund the premium in full but not any credit card fees paid when **you** paid the premium. Thereafter **you** can cancel the policy at any time, however no refund of premium will be given.

We can cancel this policy at any time by giving **you** 14 days' notice of cancellation in writing to **your** last known postal address. If **we** do this no refund of premium will be given. **We** will only do this for a valid reason, examples of valid reasons are but not limited to non payment of premium, non-cooperation or failure to supply any information or documentation requested, fraud, dishonesty or the use of threatening or abusive behaviour/language.

3) **Arbitration**

Any dispute or difference of any kind between **us** and an **insured person** will be referred to arbitration by a single arbitrator who will be either a barrister or solicitor. If the parties are unable to agree on the appointment of an arbitrator, all parties agree to accept an arbitrator nominated by the President of the relevant national Law Society. The arbitrator's decision will be final and binding on all parties and the unsuccessful party shall be responsible for any costs incurred by the successful party in the arbitration proceedings as well as their own costs.

4) **New Rules**

If during the Period of Insurance, any changes should be made (whether issued or implemented by any relevant authority or otherwise) to applicable rules, laws, legislation judgements, regulations, directives, guidance, codes of conduct, recommendations or requirements or any other rules, instruments and provisions in force from time to time which alter or affect (or may alter or affect) in any way the legal costs regime to **our** or **your** material detriment, **we** reserve the right to amend this policy to deal appropriately (fairly to both **you** and **us**) with such changes. In those circumstances **we** will issue an endorsement to this Policy notifying **you** within 21 days of the proposed changes by sending to **you** details of those changes to **your** last known address. **You** will, however, be free to accept or reject those changes in line with the procedure set out in the endorsement.

5) **Third Party Rights**

Unless expressly stated in this insurance, nothing in this insurance will create any rights in favour of any person pursuant to the Contracts (Right of Third Parties) Act 1999.

6) **Waiver**

If **we** or any **insured person** fail to exercise or enforce any rights conferred on them by this insurance, the failure to do so will not be deemed to be a waiver, nor will it bar the exercise or enforcement of, such rights at any subsequent time.

7) **Recoveries**

We reserve the right, at **our** own expenses, to take proceedings in the name of the **insured person** to recover any payment made under this Policy. If an **insured person** recovers **costs and expenses** previously paid under this Policy such **costs and expenses** must be immediately repaid to **us**.

8) **Governing Law**

If **you** are a natural person, this Policy is subject to the law applicable to **your** place of residence in the United Kingdom, the Isle of Man or the Channel Islands. If **you** are a business, this Policy is subject to the law applicable to the place **your** business is registered in the United Kingdom, the Isle of Man or the Channel Islands.

9) **Assignment**

This insurance is between and binding upon **us** and **you** and their respective successors in title, but this insurance may not otherwise be assigned by **you** without **our** prior written consent.

10) **Deposits**

You must ensure that **you** and/or the managing agent take a deposit from the **tenant** at the commencement of the tenancy agreement equal to at least one calendar months rent.

If **you** do not take a deposit then **we** will deduct an amount equal to one months calendar rent from any claim under Section Three – Tenant Property Damage or Section Seven – Rent Guarantee.

11) **Multiple Tenancy Agreements**

If **you** have more than one tenancy agreement in place at the **insured property** but have only elected to obtain one Legal Expenses and Rent Guarantee insurance policy, which does not categorically specify which tenancy agreement is being covered then this insurance will only provide cover in proportion to the number of tenancy agreements in place.

Therefore if **you** have two tenancy agreements then **we** will only provide cover for half of **your** claim, if there are three tenancy agreements then only one third and so on.

HOW TO MAKE A COMPLAINT

Our aim is to provide a first class standard of service at all times.

If **you** feel that **you** have been let down and **you** wish to raise a complaint relating to the sale of the Policy, please contact **your** insurance adviser.

If **you** feel that **we** have let **you** down and **you** wish to raise a complaint, please contact **us** on 0161 492 5834 or in writing to Compliance Department, MSL Legal Expenses Limited, No. 1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire SK8 3GW.

Our staff will attempt to resolve **your** complaint immediately. Where this is not possible, **we** will acknowledge **your** complaint within 5 business days of receipt. If the complaint is not resolved Within 4 weeks of receipt, **we** will write to **you** and let **you** know what further action **we** will take. A final response letter will be issued within 8 weeks of receipt. Upon receipt of the letter, if **you** remain dissatisfied **you** may refer **your** complaint to the Financial Ombudsman Service. **You** can contact the Financial Ombudsman Service at: Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

The use of these facilities does not affect **your** right to take legal action.

FINANCIAL SERVICES COMPENSATION SCHEME

MSL Legal Expenses Limited and Financial & Legal Insurance Company Limited are covered by the Financial Services Compensation Scheme, established under the Financial Services and Markets Act 2000 (the "Compensation Scheme"). If they are unable to meet their obligations under this policy an **insured person** may be entitled to compensation from the Compensation Scheme.

DATA PROTECTION

We take the Data Protection Act seriously and set out below how **we** will look after the information **you** give **us**.

We will only use the information **you** give **us** for legal purposes and will keep it safe.

We will not pass **your** information on to others or outside the EU unless **we** are obliged to do so for legal or regulatory purposes or for purposes directly related to **you** as a customer.

These may include

- Servicing **your** policies or dealing with claims. This might mean passing information on to solicitors loss assessors, insurers or other related service providers.
- Where necessary obtaining information about **you** from credit reference agencies (the agencies will record **our** enquiries, which may be seen by other companies who make their own credit enquiries).
- For the prevention of fraud.
- To check **your** identity and prevent money laundering. Under the Act **you** can request to see what data **we** hold on **you**, though there may be a charge for this service.

Finally

- **We** may send **you** information by letter, email or phone about **our** other products and services that may be of interest or to carry out research. **You** can opt out of this if **you** wish. Please tell **us** anytime if **you** wish to do so.
- Be assured **we** will not give **your** information to others for them to use in their marketing.

Under this section **we/us/our** includes Financial & Legal Insurance Company Limited and MSL Group of Companies (MSL Vehicle Rental Limited, MSL Vehicle Solutions Limited and MSL Medical Reporting).

PLEASE READ THIS INSURANCE POLICY CAREFULLY AND KEEP IT IN A SAFE PLACE

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