

# Discount Insurance Landlord Protection

## Insurance Product Information Document

This Landlord Protection insurance is underwritten by Royal & Sun Alliance Insurance plc, administered by Legal Insurance Management Ltd and managed by Arc Legal Assistance Limited.

Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958. Royal & Sun Alliance Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202323.

**Company:** Royal & Sun Alliance Insurance plc      **Product:** Landlord Protection

This insurance is managed and provided by Arc Legal Assistance Limited and underwritten by Royal & Sun Alliance Insurance plc.

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This document summarises the key features of your insurance policy, for full details please refer to the policy Terms and Conditions. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

### What is this type of insurance?

Landlord Protection provides insurance to cover (as detailed in this document, your policy wording and your insurance schedule):

- Claims under the Tenant Eviction section of cover for Advisers' costs for certain types of legal action(s) in relation to your tenancy:
  - Mediation - £330
  - Eviction proceedings - £25,000
- Monthly Rent up to the maximum shown on your schedule, for claims under the Rent Protection section of cover for up to 6 months



### What is insured?

**We'll cover a legal advisers' costs to help you pursue a claim in the following situations:**

- ✓ **Mediation:** To participate in a mediation with the tenant to resolve breaches in the Tenancy agreement relating to rightful occupation of the property.
- ✓ **Tenant Eviction :** To pursue a legal action against a tenant to recover possession of the insured property where the tenant fails to perform his obligations set out in the tenancy agreement relating to the rightful occupation of the insured property.
- ✓ **Rent Guarantee:** You are covered for rent owed by a tenant under a tenancy agreement in relation to the insured property up to the maximum amount payable, where the insured event occurs during the period of insurance, and you, where appropriate, are pursuing a claim against the tenant to evict them from the insured property.



### What is not insured?

**The policy does not provide cover for:**

- ✗ **Pre-inception incidents:** We won't cover events that started before the policy began.
- ✗ **Prospects of Success:** We won't cover any legal action if there are no prospects of success. This is where you do not have a 51% or greater chance of winning the case and achieving a successful outcome.
- ✗ **Minimum Amount in Dispute:** We won't cover claims for Rent if the amount in arrears is less than 30 days outstanding. We also won't cover claims where the amount in dispute is lower than the estimated advisers' costs to act for you.
- ✗ **Tenant Eviction:** There is no cover for claims where you fail to provide evidence that you successfully completed a tenant reference on the tenant (and guarantor if required) prior to the start of the tenancy agreement or where the tenancy agreement started more than 31 days after the tenant reference.
- ✗ **Conflicts:** We will not cover any claims relating to disputes between persons insured under this policy; nor any costs covered by another insurance policy.
- ✗ **Approved Costs:** We will not cover any advisers' costs or any other costs and expenses incurred which have not been agreed in advance or are above those for which we have given our prior written approval.



### Are there any restrictions on cover?

- ! **Qualifying period:** There is a 90 day qualifying period from the start of your policy for claims for Tenant Eviction. We will not cover any incidents arising within this time.
- ! **Your own advisers' costs:** Once court proceedings are issued, or in the event that a conflict of interest arises; you're welcome to use your own legal representative, but we won't cover any costs in excess of our standard advisers' rates.
- ! **Withdrawn claims:** If you withdraw from the legal action without our consent, you're responsible for any advisers' costs.



### Where am I covered?

✓ Claims which arise, or where proceedings are brought in the United Kingdom.



### What are my obligations?

- You must notify claims as soon as possible once you become aware of the insured event and within no more than 45 days of you becoming aware of the insured event.
- You must supply, at your own expense, all of the information which we reasonably require to decide whether a claim may be accepted.
- You shall supply all information requested by the adviser and us.
- You must gain our consent before incurring any legal advisers' costs.



### When and how do I pay?

You can pay for your insurance in one lump sum with a debit / credit card or in monthly instalments by direct debit. If you pay by instalments, a credit charge will be applied.



### When does the policy start and end?

The start and end dates of your policy are shown on your policy schedule. We will contact you before your renewal date and before taking payment to confirm your renewal terms.



### How do I cancel the policy?

You can cancel the policy at any time by contacting the party that sold this insurance policy to you. If you cancel the policy within 14 days of taking out this insurance and you have not made a claim the premium will be refunded. More information about your cancellation rights, and the reasons we can cancel the policy are included with your policy documents.