

Discount Insurance Legal Expenses

Insurance Product Information Document

Discount Insurance is a trading name of Arthur J. Gallagher Insurance Brokers Limited, which is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909.

Company: Discount Insurance

Product: Landlord Legal Protection

Underwriter: AmTrust

This insurance is managed and provided by Arc Legal Assistance Limited and underwritten by AmTrust Europe Limited.

Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958.

This document summarises the key features of your insurance policy. 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?

Landlords Legal Protection provides insurance to cover up to £25,000 for advisers' costs for certain types of legal action(s) as detailed in this document, your policy wording and your insurance schedule.



What is insured?

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

- ✓ **Tenant Eviction:** To pursue a claim where the tenant(s) fails to perform his obligations set out in the tenancy agreement relating to the rightful occupation of 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 the likelihood of winning is less than 50%.
- ✗ **Tenant Reference:** There is no cover for claims if you fail to provide evidence relating to a tenant reference.
- ✗ **Minimum amount in dispute:** We won't cover claims for Tenant Eviction if the amount in dispute is less than £250 (including VAT). We also won't cover claims where the amount in dispute is lower than the estimated advisers' costs to act for you.
- ✗ **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 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 England, Scotland or Wales



What are my obligations?

- You must notify claims as soon as reasonably possible once you become aware of the insured incident and within no more than 45 days of you becoming aware of the insured incident.
- 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.



When does the cover start and end?

The policy starts on the date of your choice and runs for 12 months. The start and finish date of your policy are found in your Certificate.



How do I cancel the policy?

You can cancel the policy at any time by calling us on **0208 847 8000** or writing to us at Customer Services, **Discount Insurance, 27 Great West Road, Brentford, London, TW8 9BW.**

More information about your cancellation rights, applicable administration charges and the reasons we can cancel the policy are included with your policy documents.