

LPS PREMIUM RENT GUARANTEE & LEGAL EXPENSES

This Policy summary provides key information about LPS Premium Rent Guarantee & Legal Expenses Insurance which you should read. It does not contain the full Terms and Conditions of the Policy, which can be found in the formal Policy document. Your cover will be valid for six or twelve months (please refer to your schedule for details).

The Policy is a legal expenses insurance contract. It will help you by providing legal advice and assistance if you let out your home and have a dispute with your tenants over rent arrears or repossession of the property, or if your property gets damaged.

The Policy is underwritten by DAS Legal Expenses Insurance Company Limited. Head and Registered Office: DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Registered in England and Wales, number 103274.

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
In the areas below we will resolve an insured legal problem, either ourselves or through external lawyers and other experts that we will appoint.	<p>It must be more likely than not that you will recover damages or make a successful defence of your claim. (This does not apply to Legal Defence).</p> <p>External costs are limited to £50,000.</p> <p>Costs incurred before we agree to pay them.</p> <p>A dispute with your tenant within 90 days of taking out cover, if the tenancy started before you took out this Policy.</p> <p>Unless we agree to start legal proceedings or there is a conflict of interest, we are free to choose a lawyer to help you.</p>	<p>Cover (d)</p> <p>What we will pay</p> <p>What you are not covered for 2</p> <p>3</p> <p>Conditions 2 (b)</p>
<p>1 REPOSSESSION</p> <p>You wish to get possession of your property from your tenants.</p>	<p>Your property must be let under an assured shorthold, short assured or an assured tenancy under the 1988 Housing Act, Housing (Scotland) Act or The Private Tenancies Order 2006 (Northern Ireland).</p> <p>You must give the tenant the correct notices telling him or her that you want possession of your property.</p>	<p>Insured Incidents 1 Repossession</p> <p>Insured Incidents 1 Conditions (i)</p>
<p>2 PROPERTY DAMAGE</p> <p>Someone causes damage to your property.</p>	<p>The extent of the damage must be more than £1,000.</p>	<p>Insured Incidents 2 Property Damage</p>
<p>3 EVICTION OF SQUATTERS</p> <p>Someone is living in your property without your permission and you wish to evict them.</p>		<p>Insured Incidents 3 Eviction of Squatters</p>
<p>4 RENT RECOVERY</p> <p>You wish to recover rent arrears from your tenants.</p>	<p>Registering rents, reviewing rents or any matter to do with rent, rate or land tribunals, rent assessment committees and rent officers.</p>	<p>What you are not covered for 5</p>

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<p>5 RENT ARREARS (a) We will pay rent arrears owed by your tenant whilst dealing with a claim for repossession of your property. (b) If after vacant possession your property needs damage repaired to enable you to re-let it, we will pay 50% of your rent arrears for a maximum of three months or until the property is re-let, whichever happens first.</p>	<p>Cover applies for up to six months for as long as your tenant remains in your property, but excludes the first calendar month's rent owed to you. You must have obtained a satisfactory Full Tenant Reference via the Letting Protection Service before each tenancy started; have a detailed inventory of the contents and condition of your property which the tenant has signed; have copies of two forms of identification, one of which must contain a photograph; and kept clear and up-to-date rental records.</p>	<p>Insured Incidents 5 (a) Rent Arrears (i) & (ii) Insured Incidents 5 (a) & (b) Provided that (i), (ii), (iii) & (iv)</p>
<p>6 LEGAL DEFENCE Defence of criminal prosecutions relating to the letting of your property and actions for unlawful discrimination.</p>	<p>We do not pay court orders.</p>	<p>What you are not covered for 9</p>
<p>7 TAX PROTECTION Representing your rights throughout an investigation by HM Revenue & Customs into your self assessment tax return.</p>	<p>The tax affairs of a company, or any claim if you are self employed, a sole trader or in a business partnership. Where tax returns are incomplete or you have not sent them on time.</p>	<p>Insured Incidents 7 Tax Protection What is not covered (1) (4)</p>
<p>Hotel expenses We will pay your hotel expenses while you try to get a possession order for your property so you can live in it.</p>	<p>Cover is for up to £150 per day for a maximum of 30 days.</p>	<p>The meaning of words in this Policy</p>
<p>Storage costs We will pay to store your personal possessions while you are unable to reoccupy your property.</p>	<p>Cover is for £10 per day for a maximum of four weeks.</p>	<p>The meaning of words in this Policy</p>
<p>24 Hour Telephone Helplines</p> <ul style="list-style-type: none"> ➤ EuroLaw Legal Advice Advice on personal legal problems within UK and EU law. ➤ Tax Advice Service Personal taxation advice. ➤ Counselling Service DAS qualified counsellors provide support in dealing with worrying problems. 		<p>Helpline Services</p>
<p>Territorial limit The United Kingdom of Great Britain and Northern Ireland.</p>		<p>The meaning of words in this Policy</p>

Cancellation right

We hope you are happy with the cover this Policy provides. However, you may cancel the Policy without notice within 14 days of taking it out. After this you can cancel it at any time by telling us, but you must give 14 days notice of cancellation.

Making a claim

You must give us details of any claim as soon as possible and within 90 days of the insured incident happening. You can phone us on 0117 934 2119. At this point we will not be able to tell you whether you are covered, but will pass the information on to our claims-handling teams and explain what to do next.

Lines are open 24 hours a day, 365 days a year. Calls may be recorded.

Alternatively you can email us at newclaims@das.co.uk, or write to:

The Claims Department, DAS Legal Expenses Insurance Company Limited,
DAS House, Quay Side, Temple Back, Bristol BS1 6NH.

How to make a complaint

If you have a complaint about our service or about the way we have treated you, please write to our Customer Relations Department at our Head Office address shown below.

Head and Registered Office:

DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.

Alternatively you can telephone us on 0117 934 0066 or email us at customerrelations@das.co.uk. A copy of our 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.

DAS is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claims costs. You can get more information about the compensation scheme arrangements from the FSCS.

DAS Legal Expenses Insurance Company Limited is authorised and regulated by the Financial Services Authority.

