



Legal Protection Insurance Policy Summary

This is a summary and does not contain the full terms and conditions of the cover, which can be found in the **Legal Protection Policy wording**. It is important that you take time to read the full Policy wording and the Certificate of Insurance carefully when you receive them. A copy of the Policy wording is available upon request.

NAME OF THE INSURANCE UNDERTAKING

This policy is administered in the United Kingdom by Letsure, a trading name of Barbon Insurance Group Limited, registered in England No. 03135797 and underwritten by Propgen Insurance Limited.

TYPE OF INSURANCE AND COVER

This is a Legal Protection Policy which covers residential properties that are let under a written Assured Shorthold Tenancy or an Assured Tenancy as defined in the 1988 Housing Act or equivalent legislation. Properties with rent in excess of £100,000 per annum and residential properties let to a company can also be covered.

DURATION OF POLICY

The Policy will remain in force for 12 months from the date of commencement.

Significant exclusions or limitations that apply to the whole Policy		Policy Section
<p>You must comply with the conditions of the Policy for cover to apply.</p> <p>The main conditions are: There must be a written Tenancy Agreement that complies with all the requirements of any relevant legislation and statutory instruments.</p> <p>You must collect, before letting the property to the tenant, at least a months rent for the property in advance as a deposit.</p> <p>All tenants must be satisfactorily referenced.</p> <p>You must obtain, before letting the property to the tenant, for each tenant and where applicable for each guarantor: a) a satisfactory Comprehensive Tenant Assessment, or b) a satisfactory financial or credit reference and one other satisfactory reference Unpaid rent will only be pursued if the tenant does not dispute that the rent is owed. See also the Exclusions section of the policy booklet for those exclusions that apply to the whole policy.</p>		<p>Section Headed Policy Conditions</p>
<p>See also the Exclusions section of the Policy booklet for those exclusions that apply to the whole Policy.</p> <p>The main exclusions are: Claims that you are aware of or should reasonably have been aware of when the insurance starts.</p> <p>Claims that are not reported within 60 days after the date you or your agent first become aware of problems.</p> <p>Claims where the amount in dispute is less than £250.</p> <p>Claims where there are not reasonable prospects of winning and recovering money from the other side.</p> <p>Damages fines and penalties.</p>		<p>Section headed Policy Exclusions</p>
Significant features and benefits	Significant exclusions or limitations	Policy Section
<p>Legal Protection Insurance pays Legal Expenses for:</p> <p>Property Disputes a) The cost of taking action against a tenant for</p>	<p>Up to a maximum of £50,000 in any one period of insurance.</p>	<p>Cover The Policy Covers</p> <p>Limits of Indemnity</p>

Significant exclusions or limitations that apply to the whole Policy		Policy Section
<p>breach of the tenancy agreement; and b) The cost of defending a legal action brought by a tenant under a tenancy agreement.</p> <p>Rent The cost of taking action against the tenant or former tenant to obtain payment of unpaid rent.</p>	<p>Excludes:</p> <p>Any dispute that does not arise during the period of insurance.</p> <p>Any dispute with multiple Tenants on a single property where their liability is not joint and several.</p>	
<p>You will also benefit from the following additional covers and benefit. The cost of alternative accommodation or hotel expenses from the termination of the tenancy agreement until vacant possession is obtained if you cannot use the property because of something the tenant has done and have no other suitable accommodation.</p>	<p>Up to £50 per day for a maximum of 30 days' with a limit of £1,500 any one claim.</p> <p>Excludes: Payments after full and Vacant Possession is obtained.</p>	<p>Cover The Policy Covers</p> <p>Limits of Indemnity</p>
<p>Witness Attendance Allowance to compensate you for your time or the time of someone you have to pay for attendance at court in connection with a claim.</p>	<p>Up to £100 per day with a limit of £1,000 any one claim.</p>	<p>Cover The Policy Covers</p> <p>Limits of Indemnity</p>

RIGHT OF CANCELLATION

You have the right to cancel your Policy during a period of 14 days after the later of the day of purchase of the contract or the day on which you receive your Policy documentation.

If you wish to do so, and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid, provided that You have not made any claims and no incidents have arisen that could result in a claim under the policy.

Alternatively, if you wish to do so and if the insurance cover has already commenced, provided that You have not made any claims and no incidents have arisen that could result in a claim under the policy. You will be entitled to a refund of the premium paid, subject to a deduction for the time for which you have been covered. This will be calculated on a pro-rata basis for the period in which you received cover and will include an additional charge of up to £25 to cover the administrative cost of providing the Policy.

If you do not exercise your right to cancel your Policy, it will continue in force for the term of the Policy and you will be required to pay the premium stated.

HOW TO CLAIM

Contact the Company and complete a claim form if requested to do so. This can be obtained from the Company. The Company will pay Rent to the Insured Person(s) and settle Legal costs and expenses direct to the Legal Service.

Telephone: 0330 3337067

Email: rentguaranteeclaims@letsure.co.uk

In writing to: Letsure Claims Department, Hestia House, Edgewest Road, Lincoln, LN6 7EL.

COMPLAINTS

We are committed to maintaining a high standard of professional conduct in all our dealings with customers. If you feel that your insurance arrangements have not been handled in the manner in which you would expect and you wish to make a complaint we would like to hear from you. Please contact:

Head of Customer Care
Letsure
Hestia House
Unit 2 Edgewest Road
Lincoln
LN6 7EL

Telephone: 0800 0358242

Email: complaints@letsure.co.uk

Our Policy Wording sets out the full complaints procedure.

If you have complained to us about the sale of your Policy, and we have been unable to resolve your complaint, you may then be entitled to refer it to The Financial Ombudsman Service, who will review your case on an independent basis. The address is:
Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

For matters relating to Policy cover, where Letsure are unable to resolve your complaint, please refer to The Consumer Complaints Manager, Malta Financial Services Authority, Attard, BKRIA Malta.

FINANCIAL SERVICES COMPENSATION SCHEME

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if your insurer cannot pay a claim. Further information about compensation scheme arrangements is available from the FSCS.

Please note Propgen Insurance Limited are not covered by the FSCS.

OTHER IMPORTANT INFORMATION

Letsure is a trading name of Barbon Insurance Group Limited which is authorised and regulated by the Financial Conduct Authority for insurance mediation activities. FCA Register No. is 308724.

Propgen Insurance Limited is authorised and regulated by the Malta Financial Services Authority to carry on General Business under the Insurance Business Act 1998.

You can check this information on the FCA's Register by visiting the FCA's web site www.fsa.gov.uk/register/home.do or by contacting the FCA on 0845 606 1234.