



This is a summary of your Legal Let Expenses Insurance and does not contain the full terms and conditions of the cover, which can be found in the policy wording. It is important that you read the policy wording carefully when you receive it. **You should read this document carefully and immediately upon receipt of it** and, if you have any queries you should raise them with your insurance advisor. English Law will apply to the contract of insurance.

TYPE OF INSURANCE AND COVER

Your Legal Let policy is a legal expenses policy which provides cover to help landlords meet the cost of bringing and defending civil action to protect their interest in residential property situated in England, Scotland or Wales.

SIGNIFICANT FEATURES AND BENEFITS

Your policy includes the following features, which are explained in detail in your policy leaflet:

Cover	Limit of Indemnity
Legal costs incurred in disputes arising from a letting of residential property owned by you to an individual (provided that the amount in dispute exceeds £400) and the type of letting is one covered by the Housing Acts 1988 or 1996 OR, if it is not such a tenancy, it is a lawful letting to a company and/or the annual rent exceeds £25,000 actual or alleged wrongful acts by a tenant (or a third party) which causes physical damage to your property or financial loss to you provided that no contract exists between you and the third party other than a tenancy agreement or any other agreement for the repair of the property an infringement by someone of your legal rights or by you of the rights of a tenant or third party relating to the rightful occupation or ownership of the property by you any contract made by you during the Period Of Insurance for the sale or purchase of the property	Up to £50,000 of legal costs
Rent Recovery	
Attendance Expenses	Payment of up to £100 per person per day up to a maximum of £1,000 for any one claim to cover actual loss of salary or wages by you (or your employees)

Significant and unusual exclusions or limitations

Your policy excludes some situations. Please refer to your policy wording for full details although the most significant or unusual exclusions are outlined below.

Your Legal Let Policy will **NOT** give you any cover for any claim in respect of:

- Any claim against you letting or management agent.
- The amount in dispute must be more than £400
- Any claim not reported to us under the rent recovery section within 45 days of the date when the rent was due.
- Legal expenses incurred before Complete Claims Ltd has agreed to pay them on your behalf.
- Any dispute with multiple tenants of a single property unless the liability of the multiple tenants is "joint and several" i.e. each tenant is liable for the other acts and omissions.
- Fine, damages or other penalties which you are ordered to pay by a court.
- Claims where you have other insurance cover which entitles you to recover the relevant legal expenses (except for the amount of any excess which you are required to pay under such other insurance).
- Disputes which in the first instance relate to issues handled by a rent or rates tribunal or the lands tribunal **unless** you are defending legal proceedings brought by a tenant.
- Matters arising from the ownership, use or occupation of the property for the conduct of any profession, trade or business.
- Most claims arising from disputes with any government, public or local authority.

- Any claim which arises in the first three months of the Period of Insurance **except:**
 - Where the current Certificate Of Insurance is an immediate continuation of a previous Legal Let Policy covering the same property and tenant; **or**
 - In the case of a new tenant, the tenancy agreement took effect after the commencement of the Period Of Insurance
- In the case of a Property Dispute you will not have cover for any dispute which you may have which arises from or relates to the breakdown of a marriage or similar personal relationship.
- You are responsible for meeting the first £100 (plus VAT) in respect of each claim made by you under your Legal Let Policy.

Duration of Policy

The policy will remain in force from the date of commencement for a period which in no circumstances will exceed 12 months.

Claims Procedure

If you have a claim, you must make it as soon as possible either by telephone (confirmed in writing) to AmTrust Europe Legal Ltd on 0161 817 7759 and your written communication should be addressed to AM Trust Europe Legal Ltd, 4th Floor Grange House, John Dalton Street, Manchester, M2 6FW

AmTrust Europe Legal Ltd is authorised and regulated by the Financial Services Authority. **You** can check these details on the Financial Services Authority Register by visiting the FSA website: www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Financial Services Compensation Scheme (FSCS)

AmTrust Europe Limited, who underwrite this insurance are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if they cannot meet their obligations. This depends upon the type of insurance and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. Further information is available from the Financial Services Authority or the FSCS. The FSCS can be visited on the web at www.fscs.org.uk or by contacting the FSCS on 020 7892 7300.

Cancellation

Written confirmation of the cancellation of the policy may be given at any time by you or by us and/or the insurers. We and/or the insurers will give you a minimum of 14 days notice of cancellation to enable you to find alternative cover. You may cancel the policy by giving us written instructions.

Cooling off Period

Before you accept this policy you have 14 days to review your policy wording. If you are not totally happy with this policy and you have not made a claim you can write to us requesting that your insurance is cancelled and that any monies paid be returned. We will then cancel your insurance.

Complaints Procedure

If you have any complaint you can contact the Intermediary who arranged the insurance for you. If you wish to register a complaint in connection with the policy, please contact AmTrust Europe Legal Ltd in writing:

The Compliance Manager, AmTrust Europe Legal Ltd, 4th Floor Grange House, John Dalton Street, Manchester, M2 6FW; or

By Telephone: 0161 817 7700

By Fax: 0161 817 7701

If your problem isn't resolved you may contact the insurers, AmTrust Europe Ltd, Market Square House, St James' Street, Nottingham, NG1 6FG. The insurers will contact you within five days of receiving your complaint to inform you of what action they are taking. The insurers will try to resolve the problem and give you an answer within four weeks. If it will take the insurers longer than four weeks the insurers will tell you when you can expect an answer.

If the insurers have not given you an answer in eight weeks they will tell you how you can take your complaint to the Financial Ombudsman Service for review. This complaints procedure does not affect any legal right you have to take action against the insurers. If you are still not satisfied you can contact the:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR