

Landlords Insurance

Insurance Product Information Document

Barbon Insurance Group Limited trading as HomeLet

Authorised and regulated by the Financial Conduct Authority for insurance distribution. Firm reference number 308724.



Section 5: Legal Expenses Insurance

This document provides a summary of the cover provided and gives reference points from the policy wording document throughout. Full details can be found in your insurance schedule issued upon purchase of the insurance, and also the policy wording document, which will be issued to you upon purchase of the insurance and is also available online at homelet.co.uk or by request.

What is this type of insurance?

Landlord's Legal Expenses Insurance is underwritten by Propgen Insurance Limited (100%).



What is insured?

Legal Expenses

- ✓ Legal Expenses involved in pursuing the tenant for vacant possession, up to £50,000
- ✓ Legal Expenses where unauthorised occupiers need to be evicted
- ✓ Legal Expenses where a claim is to be made against the tenant for damages for failing to return the property in the same condition of repair and cleanliness as that, at which it was in at the commencement of the tenancy



What is not Insured?

- ✗ Cover will not be provided where there is an insufficient prospect of success
- ✗ Cover will not be provided where the event had commenced or occurred before the first period of guarantee.



Are there any restrictions on cover?

- ! Where the policy cover starts after the commencement of an existing tenancy we will not cover any incident arising in the first 90 days of the policy term



Where am I covered?

- ✓ This cover is specifically designed for tenanted properties in Great Britain or Northern Ireland



What are my obligations?

- You must provide us with honest, accurate and complete information and inform us without delay of any changes in your circumstances
- In the event of a claim, you must notify us as soon as possible.
- You will need to let us negotiate, defend or settle any disputes or claims on your behalf. You will also need to let us take legal action in your name to get back any payment we have made under this policy.
- Reports of loss or suspected theft or malicious damage must be reported to the police as soon as reasonably possible
- It's really important that you don't throw away any damaged items until advised by us to do so
- It's really important that you are honest with us when you are buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially or us suffer a financial loss is fraud and increases the cost of insurance for all customers
- In some cases, the insurer may apply an endorsement to the policy, setting out, for example security requirements. It's really important that you follow any terms set out in endorsements, if you don't, you may not be covered in the event of a claim. If any endorsements apply to you, these will be explained to you (or displayed on-line) before you buy and will also be shown on your insurance schedule
- If you need to make a claim on your policy you should call us on 0330 333 7067- our lines are open between 9am - 5:30pm Monday to Friday.



When and how do I pay?

Cover can be paid for on an annual or monthly basis, please check your insurance schedule for confirmation of your payment amounts. Monthly payments are subject to a £2.99 administration fee

Cover can be paid for via direct debit, debit card or credit card



When does the cover start and end?

Legal expenses Insurance is available for 12 months, after which the policy may be renewed for a further 12 months, until the policy is cancelled by you.

Please check your insurance schedule for confirmation of your cover dates



How do I cancel the contract?

Cancellation within 14 days

You have 14 days from either the purchase date of the policy or the date you receive the policy document (whichever date is later) to cancel the cover.

Providing a claim has not been made, a full refund of premium will be provided.

Cancellation after 14 days

You can cancel the policy any time after the 14 days by calling Homelet on 0800 035 8258, providing no claim has been made we will refund a percentage of the premium paid in proportion to the period of insurance left unused.