

## Landlord's Legal Expenses & Rent Protection Insurance

### Insurance Product Information Document

Company: Irwell Insurance Company Limited ("Irwell")

Product: Landlord's Legal Expenses and Rent Protection

This insurance is provided by Irwell Insurance Company Ltd (Irwell). Company Registration Number 02887406. Registered Office: 2 Cheetham Hill Road, Manchester M4 4FB. Irwell is authorised by the Prudential Regulation Authority and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority to conduct general insurance business. Prudential Regulation Authority Registration No. 202897. It is arranged and administered on behalf of Irwell by Addept Insurance Services Ltd who are regulated by the Financial Conduct Authority (firm reference number: 586471).

This document provides a summary of the key information relating to this Landlord's Legal Expenses and Rent Protection Insurance Policy. Complete pre-contractual information on the product is provided with your policy documentation. Full terms and conditions of the policy are provided in your policy wording. Please take time to read this policy document to make sure you understand the cover it provides.

#### What is this type of insurance?

This policy pays your legal costs in relation to certain legal disputes as detailed in your policy wording and your rent if your tenant stops paying and r



#### What is insured?

**Up to £50,000 per insured claim for:**

- ✓ **Legal Expenses:**  
Adviser's costs and expenses for regaining possession of the premises where the tenant has failed to vacate at the end of the tenancy agreement or a specified notice period.
- ✓ **Eviction of Squatters:**  
Adviser's Costs and Expenses to evict anyone, other than tenant's or ex-tenants, who have not got your permission to be in the premises.
- ✓ **Rent Arrears:**  
If we are covering your claim for repossession, we will pay unpaid rent for a maximum of 15 months until vacant possession is obtained.
- ✓ **Alternative Accommodation:**  
If we are covering your claim for repossession, we will pay up to £100 per day, for up to 30 consecutive days, for accommodation expenses incurred within the UK, Channel Islands or Isle of Man by you and your family members who normally live with you, where you had advised the Managing Agent you intended to move into the premises, but are unable to do so, due to the tenant failing to vacate the premises at the end of the period of the tenancy agreement.



#### What is not insured?

- ✗ Costs which exceed £50,000 (£15,000 for Eviction of Squatters).
- ✗ Rent arrears once possession has been gained.
- ✗ Claims arising before this insurance started.
- ✗ Any claim where our appointed adviser deems there not to be reasonable prospects of success.
- ✗ Legal costs you incur before we agree to cover the claim.
- ✗ Fines, compensation, damages or penalties awarded against you and any costs you are ordered to pay by a court of criminal jurisdiction.



#### Are there any restrictions on cover?

- ! The policy limit is **£50,000** per insured claim for legal expenses and rent arrears reducing to **£15,000** for legal expenses to evict squatters.
- ! Rent arrears are covered up to a maximum of 15 months.
- ! Cover is subject to there always being reasonable prospects of success, meaning a greater than 50% chance that your action or defence will succeed.
- ! Premises outside of England, Scotland, Wales or Northern Ireland will not be covered.
- ! The premises must have been properly secured and regularly occupied for the past three months to be covered for Eviction of Squatters.
- ! Claims for Repossession and Alternative Accommodation must be notified within 7 days of the tenant failing to vacate the premises on the due date.
- ! There must be a minimum of £10 (Ten pounds) in rental arrears for a claim to be processed under this cover.
- ! Claim payments are generated once the arrears become 30 days overdue. Once generated they are payable within 21 days.



### Are there any restrictions on cover?

! If the final month's rent (or part thereof) is outstanding, dispersal of the deposit must take place prior to any claims being awarded under this cover i.e. the deposit paid by the Tenant will be used to remedy any dilapidations to The Premises sustained during that Tenants occupancy whilst the remaining deposit funds are used towards the rent outstanding. Any balance of Rent outstanding will then be paid under this policy.



### Where am I insured?

- ✓ The United Kingdom of Great Britain and Northern Ireland. For alternative accommodation claims cover extends to expenses incurred within the Channel Islands or Isle of Man.



### What are my obligations?

- To keep to the terms and conditions of this policy.
- To take all reasonable precautions to prevent or minimise the risk of a claim occurring under this policy and to avoid incurring unnecessary costs.
- To supply us with honest and accurate information when asked to do so.
- To follow our claims procedure as advised and provide all relevant documentation when requested.



### When and how do I pay?

Payment is arranged by the intermediary that sold you this policy and will be collected as a monthly deduction from your rental income or any claims payment. This applies only while there is an active tenancy in place.



### When does the cover start and end?

The policy period of insurance is detailed in your Insurance Certificate.



### How do I cancel this insurance policy?

You can cancel this policy at any time without any penalty. The cancellation will take effect from the end of your current monthly payment period.

**Contact Us: Client Account Centre**  
Telephone: +44 (0)1257 230600