



Significant Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>The Insurer will pay the Insured's Legal Costs & Expenses up to the Limit of Indemnity, including the cost of appeals for claims reported during the period of insurance for the following Insured Events</p>	<p>The claim is always more likely to be successful than not, and is reported to us immediately after first becoming aware of the circumstances.</p> <p>The claim is reported within 45 days after you first become aware of circumstances which could to give rise to a claim under this policy</p> <p>The Insured always agreed to use the Appointed Advisor nominated by us, prior to the issue of proceedings or in any claim falling under the jurisdiction of the Small Claims Court</p>	<p>3) YOUR POLICY COVER</p> <p>3) YOUR POLICY COVER</p> <p>4) YOUR POLICY COVER</p>
<p>INSURED EVENTS</p> <p>A. Legal Costs & Expenses</p> <p>An event which causes or could cause physical damage to your property</p> <p>A dispute following a public or private nuisance or a trespass to your property provided that you are responsible for the first £250 of each and every claim</p> <p>A dispute relating to you trying to repossess your property that you have let under either:</p> <ul style="list-style-type: none"> (i) an assured shorthold tenancy; or (ii) a shorthold tenancy; or (iii) an assured tenancy <p>As defined by the Housing Act 1988 or the Household (Scotland) Act 1988</p> <p>A dispute relating to you trying to repossess your property that you have let to a limited company or business partnership</p> <p>A dispute relating to you trying to repossess your property you have let where you are the landlord</p> <p>A dispute relating to you trying to recover any rent owed to you by your tenant or ex-tenant</p> <p>Defence of a criminal prosecution relating to the letting of your property brought against you</p> <p>Hotel expenses incurred whilst you are trying to regain possession of your Property</p>	<p>A maximum of £50 per day up to a maximum of £1500 in total providing that possession is sought for the sole purpose of you living at your property.</p>	<p>Insured Event A</p> <p>Insured Event A, 7)</p>

<p>B. Rent Indemnity</p> <p>Following a claim accepted under Insured Event A above rent owed to you on your Property for a maximum of 5 months or until vacant possession has been granted whichever happens soonest subject to such arrears having commenced during the Period of Insurance and the tenant's occupation of the Property.</p>	<p>Provided that</p> <ul style="list-style-type: none"> • you are responsible for the first calendar month's rent • you submit your claim to us within 45 days of the rent falling into arrears • the most the Insurer will pay is subject to a maximum limit of £5,000 per month. <p>Prior to submitting your claim you are recommended to follow the pre-claims notification process as outlined by Let Insurance Services</p>	<p>Insured Event B</p>
	<p>You must</p> <ul style="list-style-type: none"> • have signed a tenancy agreement with each tenant before you allow occupation of your property • obtain a satisfactory credit reference from a licensed referencing service prior to granting the tenancy. You should not grant the tenancy if you are in any doubt of the integrity or the financial standing of the tenant • not enter into a tenancy agreement where a person has been requested to stand surety for the tenant unless that person has been referenced in accordance with the above and that person has entered into a legally enforceable agreement in your favour. • ensure that all relevant and necessary statutory pre-grant notices are served in the correct form on the tenant prior to granting the tenancy • make all relevant and necessary searches to reveal County Court judgments in the last five years against the proposed tenant prior to granting tenancy • obtain one month's rent as a deposit and comply with statutory regulation relating to such deposits before allowing a tenant to occupy your property 	<p>Conditions applicable to Insured Events A & B</p>
	<ul style="list-style-type: none"> • Legal Costs & Expenses incurred before we accept a claim • Any dispute occurring prior to, or existing at the inception of the policy, and which the you knew or ought reasonably to have known could give rise to a claim under this policy • A dispute with a tenant which occurs in the first 90 days of the cover where the tenancy agreement started before the start of this policy. 	<p>WHAT IS NOT INSURED BY THIS POLICY 1)</p> <p>2)</p> <p>3)</p>
	<p>Territorial Limit England, Wales & Scotland.</p>	<p>Meaning of Words and Terms</p>
	<p>Limit of Indemnity £60,000 is the maximum the Insurer will pay</p>	<p>Meaning of Words and Terms</p>

Claims Procedure

If you need to report a claim:

1. Under no circumstances should you instruct your own lawyer as we will not pay the costs incurred and it could invalidate your cover.
2. Please telephone 0117 917 1698 where we can either take the details over the telephone, or you can request a claims form for completion. Alternatively, you can find further details at www.arag.co.uk/newclaims.
3. Providing we accept a claim, we will arrange for a solicitor to quickly contact you with a view to progressing the case.

What happens if I change my mind after taking out the Policy?

The Policy provides you with a 14 day reflection period in which to decide whether you wish to continue. Cancellation is fully explained in condition 9 of the Policy wording.

What happens if the insurer cannot meet its liabilities?

Brit Insurance Limited is covered by the Financial Services Compensation Scheme ("FSCS"). You may be entitled to compensation up to £2,000 for the first part of the claim, and 90% of the rest in the unlikely event that the Insurer cannot meet its obligations. Further information about compensation scheme arrangements is available from the FSCS.

About us and your insurer

ARAG plc is authorised and regulated by the Financial Services Authority (firm reference no. 452369) and is authorised to administer this insurance on behalf of Brit Insurance Limited.

What happens if I have a complaint?

We are committed to providing a first class service at all times. If, however, a complaint arises, then this should be addressed in the first instance to: The Managing Director ARAG Plc, Froomsgate House, Rupert Street, Bristol BS1 2QJ who will arrange to have **your** case reviewed at the appropriate level.

If the matter is not concluded to your satisfaction, you may refer it to Brit Insurance Limited. If a complaint remains unresolved you may refer it to the Financial Ombudsman Service. They can be contacted at Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. telephone: 0845 080 1800. E-mail: enquiries@financial-ombudsman.org.uk