



This insurance policy, arranged on your behalf by Motorplus Limited, is underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE. This cover is provided to you in return for payment of the premium.

This Landlord Legal Expenses insurance policy is designed to provide you with legal expenses cover should you need to make or defend a legal action, following an incident as defined in the cover section of your policy wording, summarised below.

This summary does not contain the full terms and conditions of your insurance contract, these can be found in your policy wording document and schedule. It will however, provide you with the main significant features and benefits, together with the most important exclusions and limitations that you need to be aware of.

Important information

It is important that you check that your personal details relating to this insurance are kept up to date to ensure that your cover remains fully effective and in force.

How to make a claim

In the event of a claim, please contact us as soon as practicable giving us as much information as you can about what has happened to bring about the claim. You can contact us by telephone on **0333 241 9833** or by email at cpclaims@motorplus.co.uk. Alternatively you can write to us at Kircam House, 5 Whiffler Road, Norwich NR3 2AL. Please always quote the reference 'Commercial Legal Expenses' in order for us to help you more efficiently.

Important:

Please do not appoint your own solicitor before we have accepted your claim. If you do so, we will not be liable for any costs incurred.

How to make a complaint

We hope that you are completely happy with this policy and the service that you receive, however if you do have any reason to make a complaint, please contact your insurance broker in the first instance if the complaint relates to this policy.

If your complaint is in regards to any aspect of claims, please contact us at the address and telephone number noted above, but marked for the attention of the Quality Assurance Manager. It will assist us in handling your complaint quickly if you can please have your claims reference available when you contact us.

If for any reason it is not possible for us to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. The address and full contact details for them are contained in your policy document on page 2.

Significant features, benefits, exclusions and limitations

Significant features and benefits	Significant exclusions or limitations	Policy section where you can find this
<p>Legal costs of up to £100,000 per claim and up to £1,000,000 in the aggregate are covered in any one period of insurance.</p> <p>All claims must have reasonable prospects of success for them to be covered under this policy.</p>	<p>Any costs incurred that are over and above the insured limit</p>	<p>Cover Section, page 7 onwards</p>
<p>Legal expenses incurred in any dispute or legal proceedings made by or brought against the policyholder in connection with property legal disputes regarding:</p> <ul style="list-style-type: none"> • Breach or alleged breach of a lease, licence or tenancy agreement • Actual or alleged nuisance • Under the Commonhold and Leasehold Reform Act 2002. 	<p>Expenses incurred outside the period of insurance and which are outside the territorial limits of the policy.</p> <p>Disputes regarding subsidence, heave or landslip however caused.</p> <p>Planning applications or reviews.</p>	<p>Cover Section , page 7 onwards</p>
<p>Legal expenses incurred in any dispute or legal proceedings made by or brought against the policyholder in a contractual dispute over repair or renovation of the property.</p>	<p>The amount in dispute must exceed £1,000 and the contract value must be less than £300,000</p> <p>Contracts of employment are excluded.</p>	<p>Cover Section, page 8 onwards</p>
<p>Health & Safety Prosecutions against the policyholder in relation to the insured property brought under the Health & Safety at Work Act 1974 or an appeal by the policyholder against an improvement notice or prohibition notice under the Health & Safety at Work Act 1974.</p>	<p>Investigations by HMRC are excluded.</p> <p>Investigations involving dishonesty or relating to criminal damage are also excluded.</p>	<p>Cover Section, page 9 onwards</p>
<p>Cover in respect of appeal proceedings following an enquiry by HMRC into the policyholder's self-assessment tax return.</p>	<p>Any tax avoidance scheme undertaken by the policyholder is excluded.</p>	<p>Cover Section, page 9 onwards</p>
<p>Legal Expenses and awards of compensation incurred in</p>		<p>Cover Section, page 10</p>



defending a legal action brought against the policyholder by an employee or ex-employee in respect of their contract or employment.	Advice must be sought from the Legal Advice Helpline prior to the insurer agreeing to cover any claim.	
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Appointed Representative

When you advise us of a claim, we will recommend an appointed representative from our panel of representatives to assist you and act on your behalf. If for any reason you are unhappy with our choice of representative, we will recommend another, or alternatively you may direct one of your own choosing. You may appoint your own choice of representative however legal costs will only be covered at the point of issuing proceedings.

Please review page 11 of your policy wording for full details in relation to Appointed Representatives.

Your cancellation rights

If you decide that for any reason this policy does not meet your insurance needs then please return it to your insurance broker within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is later, this is called the 'cooling off period'. On the condition that no claims have been made or are pending, we will refund your premium in full.

You may cancel this insurance policy at any time after this 14 day period, however no return of premium will be available.

The insurer will not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons for the insurer to cancel this insurance policy include but are not limited to:

- a) Fraud
- b) Non-payment of the premium
- c) Threatening or abusive behaviour
- d) Non-compliance with policy terms and conditions

If the insurer cancel the policy, you will be entitled to a return of premium on a pro-rata basis.

Financial Services Compensation Scheme

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the event that Great Lakes Reinsurance (UK) SE cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can obtain further information about compensation scheme arrangements from the FSCS by visiting www.fscs.org.uk.

Data protection

Please make sure that you read and understand this Data Protection notice as it explains to you what we will do with the information that you give us. Any information that you provide to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998. If you apply for our products or services it is highly likely that we will need both personal and sensitive data (both terms as defined in the Data Protection Act 1998) about you and anyone else who is covered by the application form in order to administer the policy and any claims which may arise. You should show this notice to any other person covered under your policy. If your application includes other individuals we will assume that they have given their consent to you for you to give their information to us.



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Legal advice helpline

Available 24 hours a day, 365 days a year, to provide you with confidential telephone advice about any personal legal problem in the United Kingdom, Isle of Man or Channel Islands. To contact the helpline for advice with any legal problem or query you may have, please call **0333 241 3404**.