

# Goodlord Property Let & Rent Protection Insurance



FIRST FOR JUSTICE

## Insurance Product Information Document

**Company:** DAS Legal Expenses Insurance Company Ltd

**Product:** Goodlord Property Let & Rent Protection Insurance

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered in England and Wales.

This document is a summary of the insurance cover and restrictions.

Please refer to your policy documentation for full details of your cover and the terms and conditions.

## What is this type of insurance?

Goodlord Property Let & Rent Protection Insurance provides you with access to telephone legal advice, along with insurance cover for legal costs and expenses should you experience one of the legal problems, or rent arrears, relating to the letting of the property covered by this policy.



### What is insured?

#### Rent Protection

- ✓ Payment of rent arrears where your tenant is still in the property

#### Repossession

- ✓ Regaining possession of the property from the tenant

#### Property Damage

- ✓ Disputes relating to the tenant causing damage to the property

#### Eviction of Squatters

- ✓ Eviction of someone living in the property without your permission (other than your tenant or ex-tenant)

#### Contract Disputes

- ✓ Disputes over buying or hiring in of any goods or services in relation to the property

#### Rent Recovery

- ✓ Recovery of rent owed by your tenant where it has been overdue for at least a month

#### Helplines and other services

- ✓ Legal advice
- ✓ Online document drafting



### What is not insured?

- ✗ Claims where the lawyer we appoint for you does not believe you will be more likely than not to win your case
- ✗ Costs you incur before we have agreed to cover your claim
- ✗ Legal problems that started before the date your cover begins
- ✗ Costs which exceed your policy limit of £100,000 for any one claim
- ✗ Fines, penalties, compensation or damages you are ordered to pay by a court or other authority
- ✗ Any matter to do with rent, rate or land tribunals, rent assessment committees or rent officers
- ✗ A dispute with your tenant within 60 days of taking out cover, if the tenancy started more than 7 days before you took out this policy
- ✗ Any claims (other than **Rent Protection** claims) reported more than 180 days after the date you should have known about the insured incident
- ✗ Any claims for **Rent Protection**:
  - reported more than 90 days after the date you should have known about the insured incident, and the first month's rent arrears if the **Rent Protection** claim is reported more than 45 days after the insured incident
  - where rent is not a full month in arrears
- ✗ A dispute with DAS or Goodlord



## Are there any restrictions on cover?

You are not covered for:

- ! The use of your own lawyer. We will appoint a lawyer or other professional for you. You may choose your own lawyer only when legal proceedings start or if there is a conflict of interest
- ! **Rent Protection** claims:
  - unless you are seeking repossession of the property and have obtained satisfactory references for the tenant at the start of the tenancy
  - which exceed a maximum of 4 months' unpaid rent accruing before the expiry of a valid possession notice, or more than 12 months' unpaid rent in total (or any shorter period specified under the policy), for any one claim
  - which accrue in any period during which court action for possession of the property is not possible because of legislation, or government or court guidance or rules
- ! **Repossession** claims where the property is not let under:
  - an assured shorthold tenancy under the 1988 Housing Act
  - a standard contract under the Renting Homes (Wales) Act 2016
  - a private residential tenancy under the Private Housing (Tenancies) (Scotland) Act 2016
  - a private tenancy to which the Private Tenancies (Northern Ireland) Order 2006 applies, or
  - a Company Residential tenancy (company let) created after 28th February 1997 where the tenant is a Private Limited Company (Ltd) or Public Limited Company (Plc) and the property is let purely for residential purposes to an employee of the tenant
- ! **Property Damage** claims where the amount in dispute is £1,000 or less
- ! **Contract** claims:
  - where the amount in dispute is £100 or less
  - where you haven't entered into the agreement during the period of insurance
  - where the dispute is with the landlord or the tenant of the property



## Where am I covered?

- ✓ For all insured incidents, the United Kingdom of Great Britain and Northern Ireland



## What are my obligations?

It is your responsibility to:

- Co-operate fully with us and the lawyer or other professional we appoint for you
- Give the lawyer or other professional we appoint for you any instructions that we ask you to
- Keep to the terms and conditions of this policy
- Take reasonable steps to avoid and prevent claims and avoid incurring unnecessary costs
- Send everything we ask for, in writing
- Report to us full and factual details of any claim as soon as possible and give us any information we need



## When and how do I pay?

Payment options will be subject to the agreement between you and the person who is selling you this policy.



## When does the cover start and end?

This cover lasts for six months or twelve months and the dates of your cover will be specified in your policy schedule.



## How do I cancel the contract?

You can cancel this policy by telling us within the cooling off period which lasts for 14 days after taking it out. Provided no claims have been made within that period, the person who sold you this policy will give you a full refund of the premium, subject to any separate charges that they may apply.

After the cooling off period you may also cancel this policy by providing 14 days' notice. Subject to the terms of business between you and the person who sold you this policy, you may be entitled to a partial refund of the premium.

It is important to note that charges may apply to any refund subject to the individual terms of business between you and the person who sold you this policy. Please contact them directly for full details of charges.