



Summary of Cover Available for Legal Expenses and Rent Guarantee

About this summary of cover

This summary provides key information only about insurers and the insurance cover available within the Legal Expenses and Rent Guarantee Insurance Policy. This summary does not contain the full terms and conditions. These can be found in the policy wording. The policy wording is available on request or can be viewed on our website www.vasek.co.uk. A policy wording is always issued along with a Schedule of Cover when cover is first incepted by us. This summary of cover does not form part of your insurance contract. Where the benefits or exclusions differ from those outlined in this summary, you will be advised by us or by the insurance broker who sold you this insurance. We reserve the right to change or limit any cover. Your cover will be for a period of 12 months.

Our Status

Vasek Insurance Services Limited is authorised and regulated by the Financial Services Authority under Firm Reference Number 309354. The Financial Services Authority is the independent watchdog that regulates financial services. Our permitted business is advising on and arranging insurances. You can check this on the Financial Services Authority register by visiting the Financial Services Authority website www.fsa.gov.uk/register/ or by contacting the Financial Services Authority on 0845 606 1234. This product is underwritten by DAS Legal Expenses Insurance Company Limited, who are Europe's leading Legal Expenses insurer.

Cancellation Rights

A retail customer has the right to cancel a general insurance contract within 14 days of receiving the contractual terms and conditions. Providing you have not made any claims we will refund the premium in full less an administration charge of £15. If you decide to cancel the policy after 14 days there shall be no return of premium. We may cancel the insurance by giving 14 days notice in writing to you at your last known postal address confirming that all cover will cease. In this event we will refund a proportion of your premium on a pro-rata basis.

How to make a claim under this insurance

You must give DAS details of any claim as soon as possible and within 90 days of the incident happening. You can telephone 0117 934 0553. DAS will take details of your claim. Lines are open 24 hours a day, 365 days a year. Calls may be recorded. Alternatively you can email newclaims@das.co.uk, or write to:- The Claims Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH.

How to make a complaint

If you have a complaint about the service or about the way you are treated, please write to the Customer Relations Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH. Alternatively you can telephone DAS on 0117 934 0066 or email them at customerrelations@das.co.uk. A copy of their internal complaint-handling procedure is available on request. If you are still not happy with the response you receive, you have the right to ask the Financial Ombudsman Service to review your case. DAS are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the Scheme if DAS is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of the contract. Further information about the Scheme is available from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN, by telephoning 020 7892 7300 and on their website www.fscs.org.uk

The Cover Available for Legal Expenses and Rent Guarantee

In the sections below DAS will resolve a legal problem, either themselves or through external lawyers and other experts they appoint. It must be more likely than not that you will recover damages or make a successful defence of your civil claim. External costs are limited to £50,000, costs incurred before DAS agree to pay them will be excluded. Unless DAS agrees to start legal proceedings or there is a conflict of interest, DAS is free to choose a lawyer to help you. DAS will not cover any disagreement with your tenant when the date of occurrence is within the first 90 days of the first period of insurance if your current tenancy agreement started before the start of the insurance however, this exclusion does not apply when you have cancelled or lapsed another policy to take this policy out.

For Legal Expenses only the cover provides;

Features and Benefits

Significant Exclusions or Limitations

Rent Recovery

Covers your legal rights to recover rent owed to you by your tenant

Registering rents, reviewing rents or any matter to do with rent, rate or land tribunals, rent assessment committees and rent officers.

Eviction of Squatters

Covers your legal rights to evict squatters from your property

Property Damage

Covers you to pursue costs for physical damage to your property

The amount in dispute must be more than £1,000

Legal Defence

Covers you to defend your legal rights if you are prosecuted in a criminal court following an event arising from letting your property

DAS do not pay court orders

24 Hour Helpline Services

Provides you with confidential legal advice on any personal matter 24 hours a day, 7 days a week, also included is a Domestic Assistance helpline and a Counselling helpline

You are responsible for the contractor's charges under Domestic Assistance

For Legal Expenses and Rent Guarantee the cover provides the above 5 benefits plus;

Repossession

Covers your legal rights in getting possession of your property

Your property must be let under an assured shorthold, short assured or an assured tenancy under the 1988 Housing Act, Housing (Scotland) Act or the Private Tenancies Order 2006 (Northern Ireland)
You must give the tenant the correct notices telling them that you want possession of your property

Rent Arrears

We will pay you your rent arrears if your tenant defaults on the rent, we will also pay 50% of your rent for 3 months if your property needs repairing after possession has been gained

Before the tenancy starts you must have obtained written references from a previous managing agent or landlord or an employer or other financial source, and a credit check (including County Court Judgements and bankruptcy)

Tax Protection

Covers you to be represented if there is a full enquiry into your personal tax affairs and any subsequent appeal

DAS do not cover; the tax affairs of a company, or any claim if you are self employed, a sole trader, or in a business partnership or; where you have failed to supply H M Revenue & Customs in relation to rent received

Contract Disputes

Covers your legal rights for contractual disputes in relation to your property

You must enter into the contract during the period of insurance;
The amount in dispute must be more than £100;
Building work or design is excluded where the value exceeds £5,000;
Disputes arising from a loan, mortgage or investment are excluded;
Disputes over the tenancy agreement are excluded

Cover can only be issued within the United Kingdom of Great Britain and Northern Ireland and is limited to £50,000 per incident.