

# Property Owners Legal Advantage

## Summary of Cover

The following is a summary of cover designed to help you understand the key features, benefits, exclusions and limitations of Property Owners Legal Advantage. Full policy terms and conditions are contained in the policy wording, a copy of which is available on request. This insurance is provided by Temple Legal Protection Limited who are authorised under a binding authority agreement to underwrite and administer this insurance on behalf of AmTrust Europe Limited.

SIGNIFICANT FEATURES	
Claims reporting basis	This is a claims made insurance. You must report your claim during the period of insurance and as soon as you become aware of circumstances which may lead to a claim. Claims relating to repossession of property and recovery of rent must be reported within 60 days of the tenant's default.
Limits of indemnity	<ul style="list-style-type: none"> <li>• £100,000 per claim (Witness Attendance Allowance and, if selected, optional section Jury Service are subject to an inner limit of £1,000 per claim)</li> <li>• Aggregate of £1,000,000 per period of insurance</li> </ul>
Standard excesses	<ul style="list-style-type: none"> <li>• Contract Disputes - £500 if the amount in dispute exceeds £5,000 (inc VAT)</li> <li>• Statutory Licence Appeals (if selected) - £250</li> <li>• Employment Pursuit (if selected) - £2,500</li> </ul>
Co-insurance	40% for use of a representative who is not one of our panel of appointed representatives and where that chosen representative does not agree to our standard charging rates
Territorial limits	The United Kingdom of Great Britain and Northern Ireland
Applicable law	England and Wales
Period of insurance	12 months unless otherwise agreed

SIGNIFICANT FEATURES	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
The insurer will pay legal costs, expenses and employment compensation awards, up to the limit of indemnity, for insured events listed below.	<ul style="list-style-type: none"> <li>• It must always be more likely than not that your claim will be successful. This requirement applies throughout the duration of your claim.</li> <li>• Circumstances giving rise to a claim which exist before you take out this policy.</li> </ul>

STANDARD COVER	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
<b>Property Disputes</b> <ul style="list-style-type: none"> <li>• An event causing physical damage to your property.</li> <li>• Disputes over dilapidations to your property.</li> <li>• Nuisance or unauthorised occupancy.</li> <li>• Recovering possession of premises from an employee or ex-employee.</li> <li>• Disputes with your tenant relating to the use or maintenance of the premises.</li> <li>• Obtaining physical possession of your property providing all appropriate notices are correctly served.</li> <li>• Recovering outstanding rent from your tenant providing the amount owed is more than £500 and is overdue for at least one calendar month.</li> </ul>	<ul style="list-style-type: none"> <li>• Property damage and dilapidations where the amount claimed is less than £1,000.</li> <li>• Disputes with tenants which arise within the first 90 days of the first period of insurance if the tenancy commenced prior to inception of this policy.</li> <li>• Contractual disputes other than disputes over the tenancy.</li> <li>• Disputes over the negotiation, review or renewal of a tenancy agreement and matters relating to service charges.</li> <li>• Disputes over rent, tax, planning or building regulations or decisions or compulsory purchase orders or disputes with authorities over planned or proposed works.</li> <li>• Registering, reviewing or assessing rents, extension of a leasehold, purchase of a freehold, Rent or Land Tribunals, Leasehold Valuation Tribunals, Agricultural Land Tribunals or Rent Assessment Committees.</li> </ul>
<b>Contract Disputes</b> Pursuing or defending a contractual dispute for the: <ul style="list-style-type: none"> <li>• Purchase, hire, sale or provision of goods used for the benefit of your property.</li> <li>• Purchase or hiring in of services relating to the repair, refurbishment or renovation of your property as long as the work commenced during the period of insurance.</li> </ul>	<ul style="list-style-type: none"> <li>• The amount in dispute must be more than £1,000 (inc VAT), the contract value less than £100,000 (inc VAT) and costs incurred in pursuing a claim are limited to 75% of the amount in dispute.</li> <li>• Structural alterations or extending your property or adjudication procedures relating to building or construction work.</li> <li>• Tenancy agreements or the sale, purchase, terms of a lease, licence or tenancy of land or buildings, or any service charge disputes.</li> <li>• Contracts providing credit, securities or guarantee.</li> </ul>
<b>Tax Investigations and Disputes</b> <ul style="list-style-type: none"> <li>• HMRC tax enquiries into the whole or specific aspects of your Income Tax or Corporation Tax return.</li> <li>• Employers' Compliance or VAT disputes with HMRC.</li> </ul>	<ul style="list-style-type: none"> <li>• All returns must be complete and correct and submitted within statutory time limits.</li> <li>• Investigations into alleged dishonesty or criminal offences.</li> <li>• Tax evasion schemes.</li> </ul>

SIGNIFICANT FEATURES	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
<b>Legal Defence</b> Defending an insured person: <ul style="list-style-type: none"> <li>• Before the issue of legal proceedings if suspected of committing a criminal offence.</li> <li>• In a criminal prosecution.</li> <li>• In civil actions for wrongful arrest following an accusation of theft.</li> <li>• In appeals against the imposition or terms of a Statutory Notice.</li> </ul>	<ul style="list-style-type: none"> <li>• Allegations of fraud, theft, violent acts or involvement with accidents involving personal injury or death.</li> <li>• Prosecutions involving motor vehicles.</li> </ul>
<b>Loss Adjuster's Fees</b> Fees incurred in preparing and negotiating a claim under your commercial buildings, contents and/or business interruption policy where liability is not contested.	The loss must be more than £10,000.

OPTIONAL COVER	
<b>Employment Defence and Compensation Awards</b> A dispute with an employee, ex-employee or prospective employee relating to a contract of employment and/or breach of employment legislation. For claims accepted under Employment Defence, the insurer will pay awards of compensation made against you at a tribunal or settlements agreed by us.	<ul style="list-style-type: none"> <li>• Internal disciplinary or grievance proceedings.</li> <li>• You must follow advice and obtain authorisation from our legal helpline before taking action which could result in a dispute or complaint leading to a claim under this section.</li> <li>• Non-payment of money due under statutory provisions or a contract of employment.</li> </ul>
<b>Data Protection and Information Commissioner Appeals</b> <ul style="list-style-type: none"> <li>• Defending civil actions against an insured person for compensation under Section 13 of the Data Protection Act.</li> <li>• Appealing against the refusal of the Information Commissioner to register your business.</li> </ul>	This service is subject to reasonable use.
<b>Personal Injury</b> Pursuit of a personal injury or clinical negligence claim on behalf of an insured person or their family members.	The amount claimed must be more than £1,000.
<b>Jury Service</b> An insured person's lost wages or salary following their absence from work to attend jury service.	Sums recoverable from the court or tribunal.
<b>Statutory Licence Appeals</b> An appeal against a Government or Local Authority decision to suspend, cancel, alter or refuse to renew your statutory licence or certificate of registration.	<ul style="list-style-type: none"> <li>• Disciplinary or internal hearings conducted by regulatory or governing bodies.</li> <li>• Motor vehicle licences.</li> </ul>
<b>Employment Pursuit</b> Pursuing an employee or ex-employee to obtain remedy arising from a breach of the express terms of their employment contract.	Defamation or acts of negligence, errors or omissions.

ADDITIONAL SERVICES	
<b>Undisputed Debt Recovery Service</b> This service is offered at agreed panel rate to recover undisputed debts from other parties.	The fees charged by the debt collection organisation are not indemnified under this policy.
<b>Legal and Tax Advice Helpline</b> Provides you with telephone advice on commercial legal problems or tax matters under UK law.	
<b>Counselling Helpline</b> Provides your employees with a confidential telephone counselling service available 24 hours a day, 365 days a year.	This service is subject to reasonable use.

Temple Legal Protection Limited is authorised and regulated by the Financial Conduct Authority.