

Property owners legal expenses insurance is a crucial part of any property insurance portfolio and our cover is one of the widest available.

We provide comprehensive cover against unexpected legal costs including:

- Disputes with commercial and residential tenants over the use or maintenance of let premises.
- Repossession of let premises and recovery of rent arrears.
- Property damage, nuisance and trespass.
- Contractual disputes over goods used for the benefit of premises and disputes over the repair, refurbishment or renovation of premises.
- Tax investigations into business accounts.
- Defence of criminal prosecutions.
- Loss Adjuster's fees following a claim under a commercial buildings, contents and business interruption policy.

What are the benefits of the scheme?

The Temple Advantage for you:

- Policies are easy to issue.
- Bespoke cover is available.
- Simple monthly reporting.
- A dedicated account manager at Temple.
- Fair and flexible commission arrangements.
- Commission deducted at source - so there will be no delay of you commission payments.
- Market leading claims service, giving you peace of mind that your clients will be treated fairly.
- A commitment to providing timely and intelligent decisions.

The Temple Advantage for your clients:

- Comprehensive cover addressing the needs of a commercial landlord including some areas that many of our competitors do not cover, such as loss adjuster's fees.
- First class claims service with expert local law firms.
- Optional covers are available to cover other areas of your client's business, including employment defence.
- A 24-hour helpline staffed by qualified solicitors.

How does it work?

We aim to make our Property Owners Legal Advantage product as straight forward to use as possible, operating on a self-quote, self-issue basis, where you issue the policy wordings and schedules for each client.

- Premiums are payable to us on a monthly basis.
- Full support is also given for non-standard and stand-alone risks by telephone and on-line.
- Monthly instalment payments are also available.

Standard Cover:

- Property disputes.
- Contract disputes.
- Tax investigations and disputes.
- Legal defence.
- Loss adjuster's fees.
- Nuisance.
- Service occupancy.
- Repossession of let premises.
- Debt recovery service.
- 24 hour counselling helpline.
- Dilapidations.
- Unauthorised occupation.
- Tenancy disputes.
- Recovery of outstanding rent.
- 24 hour legal and tax advice helpline.
- £100,000 limit of indemnity with a £1M annual aggregate.

Optional cover:

- Employment defence and compensation awards.
- Data Protection and Information Commission appeals.
- Personal injury.
- Jury service and witness attendance allowance.
- Statutory licence appeals.
- Employment pursuit.

Next step:

Enhance the service you give to your clients.

To arrange a legal expenses health check or for more information and to set up a face-to-face meeting with one of our business development managers, please contact our Bristol office on:

0333 321 0661 or email
bristol@temple-legal.co.uk

