



**Your Rent Guarantee  
and Legal Expenses  
Policy Wording**



# Your Rent Guarantee and Legal Expenses Policy Wording

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# Welcome

## Terms and purpose of cover

If **You** claim is covered under a section of this policy and no exclusions apply then it is vital that **You** comply with the conditions of this policy in order for **Your** claim to proceed. The terms applicable to this policy are contained under the 'General Conditions' and 'General Exclusions' section and should be read carefully.

In the event of a valid claim under this insurance, **We** will appoint **Our** mediators, panel solicitors, or their agents, to handle **Your** case. **You** are not covered for any other professional service providers or legal representatives' fees unless court proceedings are issued or a **Conflict of Interest** arises.

Where it is necessary to start court proceedings or a **Conflict of Interest** arises and **You** want to use a legal representative of **Your** own choice, **Advisers' Costs** payable by **Us** are limited to no more than:

- (a) **Our** standard **Advisers' Costs**; or
- (b) the amount recoverable under the Civil Procedure Fixed Recoverable Costs regime, whichever is the lower amount.

The insurance covers **Advisers' Costs** and **Rent** up to the **Maximum Amount Payable** where:

- a) The **Insured Event** happens during the **Period of Insurance** and within the **Territorial Limits**; and
- b) The **Legal Action** takes place in the **Territorial Limits**.

## Making a claim

Claims must be reported to **Us** within 45 days of the **Insured Event**. Notification will only be deemed to have been made upon receipt by **Us** of a fully completed claim form accompanied with all requested supporting documentation. Failure to notify the claim within this time will invalidate the insurance.

This insurance only covers legal fees incurred by **Our** panel solicitor or their agents appointed by **Us** until court proceedings are issued. If court proceedings are issued or a **Conflict of Interest** arises, **You** may nominate another solicitor to act for **You**.

As soon as **You** have a legal problem that **You** may require assistance with under this insurance **You** should telephone the **Legal Helpline**.

In general terms, **You** are required to immediately notify **Us** of any potential claim or circumstances which may give rise to a claim. If **You** are in doubt whether a matter constitutes a notifiable claim or circumstance, **You** should contact the legal advice line for assistance.

If **Rent** is overdue the **Tenant** and any **Guarantor** must be contacted within seven days to establish the reason for the arrears. If the **Rent** is not paid within a further seven days the **Tenant** and any **Guarantor** must be contacted again. If the **Tenant** cannot be contacted, and it is lawful to do so, **You** or **Your** agent must serve notice of a requirement to undertake an inspection in accordance with **Your** obligations within the **Tenancy Agreement** and then visit the **Insured Property**. **You** or **Your** agent should seek legal advice if **You** are unsure that such an inspection is lawful.

## Claims Line

**You** should telephone 0344 770 1044 and quote 'first2protect - Landlords Legal and Rent Protection'.

A claim form will be sent out by e-mail, fax or post within 24 hours. The claim form is required to be completed and returned along with supporting documentation within five days of it being received. Telephone calls may be recorded to meet **Our** regulatory obligations and for training and monitoring purposes.

Claim forms can also be obtained from:

<https://claims.arclegal.co.uk/home>

## What happens next:

The claim will be assessed and if accepted and deemed appropriate, an independent mediator will be appointed by **Us**. If **You** are unable to reach an agreement with the **Tenant/Guarantor** during the mediation, or independently, to remedy their failure to perform their obligations under the **Tenancy Agreement**, **Our** panel solicitors or their agents will be appointed to act for **You**.

# Welcome

Any **Rent** arrears covered under the insurance will generally be paid within 21 days from the end of the rental month they became due. **You** may be required to complete a continuation claim form before each **Rent** claim payment is made.

**You** or **Your** agent must give all information requested by **Us** or the **Adviser** within five days of receiving the request for that information.

**You** or **Your** agent must attend any court hearing if requested by the **Adviser**.

This claims procedure should be read in conjunction with the 'General Conditions' and 'General Exclusions' of the insurance.

# General Conditions

These conditions apply to all sections of the policy. Failure to comply with the terms below may result in **Us** cancelling the policy and/or refusing to pay any claim; **We** may not pay any claim in full, **we** may revise the premium and/or the extent of cover may be affected.

## 1. Claims

- a. **You** must report claims at **Your** earliest opportunity within 45 days of the **Insured Event**, by completing and submitting the claim form with all relevant information;
- b. If **Rent** is overdue the **Tenant** and any **Guarantor** must be contacted within seven days to establish the reason for the default. If the **Rent** is not paid within a further seven days the **Tenant** and any **Guarantor** must be contacted again. If the **Tenant/Guarantor** cannot be contacted, and it is lawful to do so, **You** or **Your** agent must serve notice of a requirement to undertake an inspection in accordance with **Your** rights within the **Tenancy Agreement** and visit the **Insured Property**. **You** should seek legal advice if **You** are unsure that such an inspection is lawful;
- c. **You** and **Your** agent must act promptly to gain vacant possession of the **Insured Property** and recover **Rent** arrears;
- d. In the event of a claim **You** or **Your** agent must prepare a detailed schedule of dilapidations at **your** earliest opportunity after the **Tenant** has vacated the **Insured Property**;
- e. **You** and/or **Your** agent must attend any court hearing in relation to an **Insured Event** if requested to do so by **Us** or the **Adviser**. Failure to attend will result in all cover under this insurance being withdrawn with immediate effect and no further claim payments being made;
- f. **We** may investigate the claim and take over and conduct the **Legal Action** in **Your** name. Subject to **Your** consent which shall not be unreasonably withheld **We** may reach a settlement of the **Legal Action**.
- g. **We**, on behalf of the **Insurer**, have the right under subrogation to pursue **Legal Action** against the **Tenant** or any **Guarantor** to recover **Rent** and **Advisers' Costs**;
- h. **You** must supply at **Your** own expense all of the information which **We** require to decide whether a claim may be accepted. If court proceedings are required and **You** wish to nominate an alternative **Adviser** to act for **You**, **You** may do so. The **Adviser** must represent **You** in accordance with **Our** standard conditions of appointment available on request;
- i. The **Adviser** will provide a detailed view of **Your** prospects of success including the prospects of enforcing any judgment obtained:
  - i. Keep **Us** fully advised of all developments and provide such information as **We** may require;
  - ii. Keep **Us** regularly advised of **Advisers' Costs** incurred;
  - iii. Advise **Us** of any offers to settle and payments in to court. If contrary to **Our** advice such offers or payments are not accepted there shall be no further cover for **Advisers' Costs** unless **We** agree in **Our** absolute discretion to allow the case to proceed;
  - iv. Submit bills for assessment or certification by the appropriate body if requested by **Us**;
  - v. Attempt recovery of costs from third parties.
- j. In the event of a dispute arising as to **Advisers' Costs** **We** may require **You** to change **Adviser**;
- k. The **Insurer** shall only be liable for costs for work expressly authorised by **Us** in writing and undertaken while there are prospects of success;
- l. **You** shall supply all information requested by the **Insurer** and **Us**;
- m. **You** are liable for any **Advisers' Costs** if **You** withdraw from the **Legal Action** without **Our** prior consent. Any costs already paid by **Us** will be reimbursed by **You**;
- n. Any monies recovered from the **Tenant** or **Guarantor** will be retained by **Us** to pay for any **Advisers' Costs** or that has been paid by the **Insurer** under this insurance;
- o. **We** may appoint an **Adviser** to conduct an independent mediation to reach settlement of the **Legal Action**. The **Adviser's Costs** for the mediation will be paid for by **Us**.

## 2. Disputes

If a complaint cannot be handled by the Financial Ombudsman Service (see 'Customer Services Information - How to Make a Claim'), any dispute between **You** and **Us** may, where we both agree, be referred to an arbitrator who will be either a solicitor or a barrister. If the parties cannot agree on their choice of arbitrator the Law Society may be asked to make a nomination. The arbitration will be binding and carried out under the Arbitration Act. The costs of the arbitration will be at the discretion of the arbitrator.

## 3. Prospects of success

At any time **We** might, but only when supported by independent legal advice, form the view that **You** do not have a 51% or higher chance of winning the case and achieving a positive outcome. If so, **We** may decline support or any further support. Examples of a positive outcome are:

# General Conditions

- a. Being able to recover the amount of money at stake
- b. Being able to enforce a court judgement or order
- c. Being able to achieve an outcome which best serves **You** interests

## 4. Proportional Costs

An estimate of the **Advisers' Costs** to deal with **Your** claim must not be more than the amount of money in dispute. The estimate of the **Advisers' Costs** will be provided with the assessment of **Your** case and will be carried out by the independent **Adviser**. If the estimate is more than the amount in dispute then **We** might decline or discontinue support for **Your** case.

## 5. Giving the Insurer all the important information

If **You** are a private individual the following applies to **You**:

When the **Insurer** accepts **Your** application for this insurance, it relies on the information **You** give. **You** must take reasonable care to give full answers to the questions asked when **You** take out, or make changes to, **Your** policy. If the information provided by **You** is not complete and accurate, **Your** cover might be affected and:

- The **Insurer** might cancel **Your** policy and refuse to pay any claim or
- The **Insurer** might not pay any claim in full.

**We** will write to **You** if the Insurer:

- Intends to cancel **Your** policy; or
- Needs to amend the terms of **Your** policy; or needs **You** to pay more for **Your** insurance.

If **You** become aware that information **You** have given is incomplete or inaccurate, **You** must tell **Us**.

If **You** are part of a partnership, a sole trader, a limited company or other legal entity the following **Your** Duty of Disclosure text applies to **You**:

### Your Duty of Disclosure

Under the Insurance Act 2015 **You** have a duty to make fair presentation of the risk to the **Insurer** before this policy starts, at each renewal and when **You** make any amendment(s) to cover.

This means **You** must:

- a. Disclose all material facts of which **You** know or ought to know;
- b. Make the disclosure in a reasonably clear and accessible way;
- c. Make sure that every material representation of fact is substantially correct and made in good faith.

### What is a Material Fact?

A material fact is Information that would influence the **Insurer's** decision as to whether to insure **You** and, if so, on what terms.

For the purposes of the duty of fair presentation, **You** are expected to know the following;

- a. If **You** are an individual (such as a sole trader or individual partner):
  - What is known to **You** and anybody who is responsible for arranging this insurance, or if **You** are not an individual (such as a limited company or partnership);
  - What is known to anybody who is part of **Your** organisation's senior management (this means those people who play significant roles in the making of decisions about how **Your** activities are to be managed or organised or anybody who is responsible for arranging this insurance).
- b. What should reasonably be revealed by a reasonable search of the information available to **You**. The information may be held within **Your** organisation (including, but not limited to, subsidiaries, affiliates, the broker or any other person who will be covered under this insurance).  
If the insurance is intended to insure subsidiaries, affiliates, or other parties, **You** are expected to have included them in **Your** enquiries and inform **Us** if **You** have not done so. The reasonable search may be conducted by making enquiries or by any other means.

### Breach of duty

If **You** breach **Your** duty to make fair presentation of the risk to the **Insurer**, then:

- Where the breach was deliberate or reckless, the **Insurer** may avoid this policy, refuse all claims and keep all premiums paid.
- Where the breach was neither deliberate nor reckless and, but for the breach, the **Insurer** would not have agreed to provide cover under the policy on any terms, they may avoid this policy and refuse all claims, but they will return any premiums paid.
- Where the breach was neither deliberate nor reckless and, but for the breach, they would have agreed to provide cover under this policy but on different terms (other than premium terms), they may require

# General Conditions

that this policy includes such different terms with effect from its commencement, and/or where the breach was neither deliberate nor reckless and, but for the breach, the **Insurer** would have agreed to provide cover under this policy but would have charged higher premiums, the **Insurer's** liability for any loss amount payable shall be limited to the proportion that the premium charged bears to the higher premium that would have been charged.

For example: if, due to a breach of fair presentation, **You** were charged a premium of £x but should have been charged £y, then for any claim submitted and agreed at a settlement value of £z, **You** will only be paid £a.

## 6. English law and language

This contract is governed by English Law and the language for contractual terms and communication will be English.

## 7. Fraud

In the event of fraud, **We**:

- a. Will not be liable to pay the fraudulent claim;
- b. May recover any sums paid to **You** in respect of the fraudulent claim;
- c. May cancel this policy with effect from the fraudulent act and keep all premiums paid to **Us**;
- d. Will no longer be liable to **You** in any regard after the fraudulent act.

## 8. Change in law

Cover under this policy is based on laws and regulations in force at the time that it was written. If **We** believe that any subsequent change in law or regulations results in the scope of cover being either restricted or broadened, **We** reserve the right to accept claims where the change restricts the cover under this policy and reject claims where the change provides a benefit which did not previously exist.

# The meaning of words

Where words are highlighted within this Policy Wording in bold, the meaning of these words are defined below.

**Adviser** - Our mediator, panel solicitor, their agents, an accountant or other appropriately qualified person, firm or company appointed by Us to act for You or provided We agree, where it is necessary to start court proceedings or a **Conflict of Interest** happens, another legal representative chosen by You.

**Advisers' Costs** - Legal accountancy and mediation fees incurred by the **Adviser** up to the hourly rate shown in Our fee scale ruling (capped at the **Maximum Amount Payable**) at the time the **Adviser** is instructed and disbursements Essential to Your case. Legal costs shall be assessed on the standard basis and third party's costs shall be covered if awarded against You and paid on the standard basis of assessment.

**Business Full Enquiry** - An enquiry into Your self assessment tax return (whether corporate or individual) commenced by **HMRC** under Section 9A or 12AC of the Taxes Management Act 1970 or pursuant to paragraph 24 (i) of Schedule 18 of the Finance Act 1998.

**Conflict of Interest** - Situations where We administer and/or arrange legal expenses insurance on behalf of any other party in the dispute which is the subject of a claim under this insurance.

**Data Protection Legislation** - The relevant **Data Protection Legislation** in force within the Territorial Limits where this cover applies at the time of the **Insured Event**.

**Deposit** - The sum of money collected from the **Tenant** in accordance with Section 213 of the Housing Act 2004 (and any amending legislation) in respect of a **Tenancy Agreement** to which it applies and held by You or Your agent as an indemnity for losses incurred by You arising from the **Tenant** failing to perform his obligations set out in the **Tenancy Agreement**. A minimum amount equal to one month's **Rent** must be retained as the **Deposit**.

**Deposit** replacement insurance may be purchased in lieu of a **Deposit**, however this must meet or exceed the minimum sum above.

**Dilapidations Inventory** - A full and detailed inventory of Your contents and their condition within the **Insured Property** which has been signed by the **Tenant**.

**Guarantor** - The individual or organisation assigned to the **Tenancy Agreement** that has received a **Tenant Reference** and provided a financial guarantee of the **Tenant's** performance of his obligations under the **Tenancy Agreement**.

**HMRC** - H.M. Revenue and Customs in the United Kingdom.

**Identity Fraud** - A person or group of persons knowingly using a means of identification belonging to You without Your knowledge or permission with intent to commit or assist another to commit an illegal act.

**Insured Event** - The incident or the start of a transaction or series of incidents which may lead to a claim or claims being made under the terms of this insurance. The breach of the **Tenancy Agreement** which may lead to a claim or claims being made under the terms of this insurance

In a claim arising from **Identity Fraud** the **Insured Event** is a single act or the start of a series of single acts against You by one person or group of people.

In **Business Full Enquiries** the **Insured Event** will be the date that You or the **Adviser** are contacted either verbally or in writing, by the relevant department of **HMRC** advising You of either dissatisfaction with Your returns, or amounts paid, or notice of intention to investigate.

**Insured Property** - The **Insured Property** shown in the policy schedule and declared to the **Insurer**.

**Insurer** - AmTrust Specialty Limited.

**Legal Action** - The pursuit of eviction proceedings, civil legal cases for damages or injunctions and the defence of criminal prosecutions.

**Legal Helpline** - The service provided by Our panel on Our behalf which enables You to obtain advice on any matter which might give rise to a claim under this insurance.

**Maximum Amount Payable** - The maximum payable in respect of an **Insured Event**.

- **Hotel Expenses:** £150 per day up to a maximum of 30 days.
- **Storage Costs:** £10 per day up to a maximum of 30 days.
- **Rent Guarantee:** Maximum monthly rent: The amount shown in the policy schedule
- **Maximum Rent Payable:** 12 months
- **All other sections:** £50,000 any one claim.

For the purposes of the **Maximum Amount Payable**, only one **Insured Event** will be regarded as having arisen from all causes or by actions, incidents or events which are related by cause or time.

# The meaning of words

**Period of Insurance** - The **Period of Insurance** shown in the policy schedule.

**Property Management Agreement** - A written agreement entered into before the start of the **Period of Insurance** between **You** and landlord where **You** agree to provide the landlord the benefit of this insurance.

**Rent** - The monthly amount payable by the **Tenant** to **You** as set out in the **Tenancy Agreement**.

**Tenancy Agreement or Occupation Contract**- A **Tenancy Agreement** between **You** and the **Tenant** in relation to the **Insured Property** which is:

- a. An Assured Shorthold Tenancy Agreement as defined within the Housing Act 1988 (as amended) or its equivalent outside of England and Wales but within the **Territorial Limits**, or
- b. A Company Residential Tenancy (Company Let) created after 28th February 1997 where the **Tenant** is a public limited company (plc) or limited company (Ltd) or its equivalent outside of England and Wales but within the **Territorial Limits** and the **Insured Property** is let purely for residential purposes of the **Tenant's** employees and their family, or
- c. A written common law residential tenancy agreement created after 28th February 1997 between individuals where the **Rent** is in excess of £100,000 per annum or its equivalent outside of England and Wales but within the **Territorial Limits**, and which is:
  - i. Appropriate for the tenancy; and
  - ii. Where relevant, signed and independently witnessed by **You**, the **Tenant(s)** and if required as a condition of the **Tenant Reference**, the **Guarantor**; and
  - iii. Free from any unreasonable restrictive covenants.
- d. A Private Residential Tenancy Agreement as defined within the Private Housing (Tenancies) (Scotland) Act 2016.

The **Tenancy Agreement** must be for a fixed term of no more than 12 months or if longer, must contain a break clause allowing both parties to terminate the **Tenancy Agreement** after the first 12 months.

In Wales, a break clause is only possible if it is inserted into a fixed term **Occupation Contract** of at least two years, and **You** are not able to enforce this break clause within the first 18 months of an **Occupation Contract**.

**Tenant** - The occupier of the **Insured Property** named in the **Tenancy Agreement** as the **Tenant** who has received a **Tenant Reference** confirming that he/she can, solely or jointly with another **Tenant** or **Tenants**, afford to cover the

cost of the **Rent** in full.

**Tenant Reference** - There is only a requirement for a **Tenant Reference** under the Rent Guarantee section of cover.

There is no requirement for a **Tenant Reference** as long as both of the below have been met:

- a. The **Tenancy Agreement** has been in place for more than 12 months at the start of the **Period of Insurance**
- b. There has been no history of arrears, which would include payments made 1 or more calendar days later than the rent due date as set out in the **Tenancy Agreement**.

The **Tenant Reference** requires:

- a. A credit check against the **Tenant** and any **Guarantor** obtained from a licensed credit referencing company showing no County Court Judgments in the past three years and no outstanding County Court Judgments; and
- b. Written references from a previous managing agent or landlord; and
- c. A written employers' reference on company letter headed paper confirming their permanent and current employment and that their salary is at least a multiple of 2.5 of the **Tenant's Rent**.

If all of the above are not available or in the case of student tenants or tenants receiving any income or housing related government benefit, a full **Tenant Reference** showing a Pass on the **Tenant** and **Guarantor** must be obtained from **Our** approved Tenant Referencing Company. Details of these companies are available by referring to the Arc Legal website:  
<https://claims.arclegal.co.uk/info/approved-tenant-referencing-providers>

In the case of a Company Residential Tenancy Agreement a company reference must be carried out and graded as a Pass.

**Territorial Limits** - The United Kingdom.

**We/Us/Our** - Arc Legal Assistance Limited who administer claims under this insurance on behalf of the **Insurer**.

**You/Your/Yours** - The individual or organisation shown in the policy schedule as the Policyholder and defined in the **Tenancy Agreement** as the 'Landlord' who has paid the premium and been declared to the **Insurer**. If **You** die **Your** personal representatives will be covered to pursue cases covered by this insurance on behalf of **You** that arose prior to **Your** death.

# Your Cover

This policy provides the cover described in each section below as a result of an insured event occurring at **your home**.

## Tenant Mediation, Eviction and Pursuit of Rent Arrears

### ✓ What is covered

You are covered for **Advisers' Costs** to pursue:

- a. Mediation with the **Tenant** (and **Guarantor** if required) to resolve breaches in the **Tenancy Agreement** relating to the rightful occupation of the insured property
- b. Legal action against a **Tenant** or **Guarantor** to recover possession of the Insured Property where, the **Tenant** fails to perform his obligations set out in the **Tenancy Agreement** relating to the rightful occupation of the Insured Property
- c. A **Tenant** or **Guarantor** for Rent Arrears owed on a **Tenancy** relating to the insured property once possession has been gained

### ✗ What is not covered

#### Claims

- a. Arising from or connected to **Your** performance of **Your** obligations under the **Tenancy Agreement**.
- b. Arising from dilapidations unless the missing or damaged items were contained within a **Dilapidations Inventory**.
- c. Falling within the jurisdiction of the Rent Assessment Committee, the Lands Tribunal or the Leasehold Valuation Tribunal or their equivalent outside of England and Wales but within the **Territorial Limits**.
- d. Relating to the payment or non payment of service charges as defined within the Landlord and Tenant Act 1985 (as amended) or any equivalent Act outside of England and Wales but within the **Territorial Limits**.
- e. Where the **Insured Property** is not solely residential.
- f. Where the **Tenant** is not aged 18 years or over.
- g. Where **You** have allowed the **Tenant** into possession of the **Insured Property** before the **Tenancy Agreement** has been signed by all parties, all necessary statutory pre-grant notices to the **Tenant** have been issued, the first month's **Rent** and the **Deposit** have been received in cash or cleared funds and the **Dilapidations Inventory** has been signed by the **Tenant**.
- h. Where **You** have failed to keep full and up to date rental records or have allowed the **Tenancy Agreement** to be transferred to any other individual or organisation unless all other terms of the insurance have been complied with.
- i. Where **You** are in breach of any rules, regulations or Acts of parliament relating to the **Deposit**.
- j. In relation to dilapidations by the **Tenant** to the **Insured Property** or its contents where **You** have a policy of insurance that covers the dilapidations.
- k. Relating to any occupant of the **Insured Property** over the age of 18, other than the **Tenant**.
- l. Where **Advisers' Costs** have been incurred as a result of **Your** failure to follow the advice of the **Adviser** or arising from **Your** failure to take any action recommended by **Us** or the **Adviser** to recover possession of the **Insured Property** as promptly as possible.
- m. Where the eviction of the **Tenant** is dealt with by a notice issued by the Home Office.
- n. In connection with **Occupation Contracts** in Wales where **You** are not registered with 'Rent Smart Wales' or **You** do not hold a relevant licence to rent the **Insured Property**.

## Squatter Eviction

### ✓ What is covered

**Advisers' Costs** to pursue **Legal Action** to evict a person or persons who have gained unlawful entry to the **Insured Property**.

### ✗ What is not covered

#### Claims

- a. Where **You** failed to properly secure the **Insured Property**

## Property Infringement

### ✓ What is covered

**Legal Action** for nuisance or trespass against the person or organisation infringing **Your** legal rights in relation to the **Insured Property**.

# Your Cover

## ✗ What is not covered

### Claims

- b. Arising from a dispute relating to the **Tenancy Agreement** or any other lease or licence to occupy property or land.

## Property Damage

### ✓ What is covered

**Advisers' Costs** to pursue **Your** legal rights for financial compensation for damages against a person or organisation that causes physical damage to the **Insured Property**. The damage must have been caused after **You** first purchased this insurance.

## ✗ What is not covered

### Claims

- a. Where the amount in dispute is £1,000 or below.

## Contract Disputes

### ✓ What is covered

**Advisers' Costs** to pursue or defend **Legal Action** following a breach of a contract **You** have for buying or hiring goods or services in relation to the **Insured Property**. The contract must have been made after **You** first purchased this insurance.

## ✗ What is not covered

### Claims

- a. Where the amount in dispute is £100 or below.
- b. Relating to a lease tenancy or licence to use property or land.
- c. Relating to a dispute about either the amount an insurance company should pay to settle an insurance claim or the way a claim should be settled.
- d. Relating to a dispute with any financial services supplier arising from the sale or performance of products and services offered or provided to **You**.

## Criminal Prosecution

### ✓ What is covered

**You** are covered for **Advisers' Costs** incurred by **You** in defending a **Legal Action** as a result of a prosecution against **You** in a court of criminal jurisdiction where **You** are charged for committing a criminal offence directly and solely arising from **Your** ownership of the **Insured Property**. **You** must take all necessary steps to comply with any regulations and keep evidence of compliance.

## ✗ What is not covered

### Claims

- a. Arising from something **You** have done, knowing it to be wrongful or ignoring that possibility.
- b. Arising from **Your** actual dishonest, violent, fraudulent or malicious conduct including the actions of any person employed or subcontracted by **You** or acting under **Your** instruction.
- c. Relating to non-payment of business rates or debts.
- d. Relating to **Your** tax, VAT or PAYE contributions or returns.

## Identity Fraud

### ✓ What is covered

In respect of **Insured Events** arising from **Identity Fraud** **You** are covered for **Advisers' Costs** to defend **Your** legal rights and/or take necessary steps to remove County Court Judgments against **You** that have been obtained by an organisation that **You** allege to have purchased, hired or leased goods or services from. Cover is only available if **You** deny having entered into the contract and allege that **You** have been the victim of **Identity Fraud**.

# Your Cover

## ✗ What is not covered

### Claims

- a. Where the claim is false or fraudulent.
- b. Where **You** did not take necessary precautions against **Identity Fraud** or take action to protect yourself from **Identity Fraud**.
- c. Where the **Identity Fraud** has been carried out by somebody living with **You**. For any losses other than **Advisers' Costs** incurred by **You** as a result of **Identity Fraud**.

## Tax Disputes

## ✓ What is covered

**Advisers' Costs** incurred by **You** and arising directly from **Business Full Enquiries** subject to the following conditions:

- a. **You** must have maintained and must continue to maintain accurate, truthful and up to date records and make returns in accordance with statute and account conventions acceptable to **HMRC** and other agencies and have made all returns and payments except those which are disputed and provided information to these bodies where applicable.
- b. **You** must contact the **Legal Helpline** as soon as possible after the **Insured Event** and comply with the advice given.
- c. **You** or **Your Adviser** should notify **Us** as soon as possible if **You** receive any invitation by **HMRC** to make an offer in settlement.
- d. In respect of **Business Full Enquiries** **Your Adviser** must provide to **Us** a copy of the **HMRC** notice of enquiry and a copy of the return giving rise to the enquiry.

## ✗ What is not covered

### Claims

- a. Involving criminal proceedings or alleged fraudulent evasion of tax, and any case dealt with by a Special Compliance Office, Boards Investigation Unit of any other special office of **HMRC**.
- b. Where deliberate mis-statements have been made in respect of accounts, returns or any other submissions made to the relevant authorities with intent to deceive.
- c. Where **You** have failed to give **Your** business status to the relevant authorities within a statutory period or where **You** have failed to maintain or submit accurate, truthful and up to date records, or where returns have not been submitted within statutory time limits or requirements.
- d. Which originate from any enquiry, investigation or dispute which existed before the first **Period of Insurance**.
- e. Involving tax avoidance schemes.
- f. For enquiries into aspects of **Your** Tax Return (Aspect Enquiries).

### Advisers' Costs

- a. Incurred in dealing with technical or routine matters not connected with or arising out of an expression of dissatisfaction with **Your** affairs.
- b. Incurred in correcting any deficiencies in books, records, accounts or returns including the costs of repairing a return.
- c. Arising after **You** receive a notice telling **You** that the enquiry has been completed.

## Hotel Expenses & Storage Costs

## ✓ What is covered

- a. Hotel Expenses incurred by **You**, whilst **You** try to get a possession order for the **Insured Property** so **You** can live in it subject to the following conditions.
  - i. **You** have nowhere else to stay.
  - ii. A claim under Tenancy Eviction is being pursued.
  - iii. Evidence is provided for the costs incurred by **You** staying in a hotel.
  - iv. Cover will cease as soon as possession of the **Insured Property** has been gained and it is in a habitable condition.
- b. Costs incurred by **You** to store **Your** household possessions while **You** are unable to reoccupy the **Insured Property** subject to the following conditions.
  - i. A claim is being pursued under Hotel Expenses above.
  - ii. Evidence is provided for the Storage Costs incurred by **You**.

# Your Cover

*The following Rent Guarantee section only applies to You if shown as applicable on the Policy Schedule*

## Rent Guarantee

### ✓ What is covered

You are covered for Rent owed by a Tenant or Guarantor under a Tenancy Agreement in relation to the Insured Property up to the Maximum Amount Payable where the Insured Event occurs during the Period of Insurance and You, where appropriate, are pursuing a claim against the Tenant to evict them from the Insured Property.

### ✗ What is not covered

#### Claims

- a. Where any of the relevant terms and conditions have not been met by You and/or You do not have a valid claim under Tenant eviction section of this policy.
- b. Where You have allowed the Tenant into possession of the Insured Property before a Tenant Reference has been obtained.
- c. Where You fail to provide evidence that You successfully completed a Tenant Reference on the Tenant (and Guarantor if required) prior to the start of the Tenancy Agreement or where the Tenancy Agreement started more than 31 days after the Tenant Reference.
- d. If You or Your agent gave any false or misleading information when You applied for the Tenant Reference.
- e. Where the Tenant received a Tenant Reference subject to a Guarantor and the Guarantor was not correctly assigned to the Tenancy Agreement.

#### Rent is only payable:

- a. For up to 12 months; or
- b. Whilst the Tenant (including any unauthorised occupant) remains in occupation of the Insured Property; or
- c. For Rent arrears occurring during the Tenancy Period; and
- d. Up to the Maximum Amount Payable.

#### Rent Claims Payments:

- a. Rent will be paid monthly in arrears at a rate of 1/30th for each continuous day that it is in arrears.
- b. If the Tenant is applying for Housing Benefit and has provided their Housing Benefit application reference number, Rent will not be paid until the outcome of the Housing Benefit claim is known. If the Tenant's Housing Benefit claim is rejected, Rent will be paid under the Insurance backdated to the date that You could first claim. There is no cover under the insurance for any shortfall between the amount paid to the Tenant as Housing Benefit and the Rent. You or Your managing agent must notify the Benefits Office of their interest.
- c. Rent must be 30 days in arrears before any claim payments are made.

#### Rent Guarantee Payments:

After vacant possession is gained, if there is damage to the Insured Property which must be repaired before the Insured Property can be re-let, Rent payments will be paid at 50% of the Rent for a maximum period of three months.

#### All benefit will cease upon:

- a. A new Tenancy Agreement commencing within that three month period; or
- b. The expiration of the three month period.

Once the Insured Property is ready to be re-let, the Rent must be set in accordance with the current market rental value appropriate for the Insured Property and You must accept any offer within 10% of the requested rental amount of a new Tenancy Agreement.

# Helpline telephone numbers

## Legal & tax helpline

Use the 24 hour advisory service for telephone advice on any legal or tax problem of concern to **You** in connection with the **Insured Property**.

Specialist lawyers are at hand to help **You**. If **You** need a lawyer or an accountant to act for **You** and **Your** problem is covered under this insurance, the advice line will ask **You** to complete a claim form. If **Your** problem is not covered under this insurance, the advice line may be able to offer **You** assistance under a private funding arrangement.

Simply telephone 0344 770 1044 and quote 'first2protect - Landlords Legal and Rent Protection'.

Telephone calls may be recorded to meet **Our** regulatory obligations and for training and monitoring purposes.

## Lifestyle counselling helpline & online support service

This service can help with a range of problems from practical everyday matters to sensitive or emotional issues. **Our** specialists will help **You** deal with personal relationship problems, problems with colleagues in the workplace and other issues affecting **Your** general wellbeing.

Counsellors and information specialists are also trained to help **You** with practical problems like debt.

The helpline is complemented by a comprehensive online information and support service, through which **You** can access information and advice on a range of issues and problems which often impact on everyday life. Topics are diverse and include relationships, childcare issues, consumer issues, stress, health and fitness. Information is updated regularly by a team of experienced counsellors and information specialists.

To access the Counselling Helpline simply telephone 0344 770 1036 and quote 'first2protect - Landlords Legal and Rent Protection'. This helpline is open 24 hours a day, seven days a week.

**You** can access the Online Support Service by visiting [www.arclegal.co.uk/carefirst](http://www.arclegal.co.uk/carefirst) where **You** will be required to enter the user name 10209 and password F2PFLEI.

# General Exclusions

## 1. There is no cover:

- a. Where the **Insured Event** occurs within the first 90 days of the **Period of Insurance** with first2protect where the **Tenancy Agreement** commenced before the **Period of Insurance** unless **You** had a minimum of 12 months continuous previous insurance with an alternative provider;
- b. Where **Your** act, omission or delay negatively impacts **Your** or the **Insurers'** position in connection with the **Legal Action** or prolongs the length of the claim;
- c. Arising from a dispute between **You** and **Your** agent or mortgage lender;
- d. Where the **Insured Event** began to occur or had occurred before **You** purchased this insurance;
- e. Where **You** should have realised when purchasing or renewing this insurance that a claim under this insurance might occur;
- f. Where **You** have breached a condition of this insurance;
- g. Where **Advisers' Costs** have not been agreed in advance or are above those for which **We** have given **Our** prior written approval;
- h. For any claim which is not submitted to **Us** within 45 days of the **Insured Event** occurring.
- i. For **Advisers' Costs** incurred in avoidable correspondence or which are recoverable from a court, tribunal or other party;
- j. For damages, interest, fines or costs awarded in criminal courts;
- k. Where **You** have other legal expenses insurance cover;
- l. For claims made by or against first2protect, the **Insurer**, the **Adviser** or **Us**;
- m. For appeals without the prior written consent of **Us**;
- n. Prior to the issue of court proceedings or unless a **Conflict of Interest** arises, for the costs of any legal representative other than those of the **Adviser**;
- o. Where an estimate of **Your Advisers' Costs** of acting for **You** is more than the amount in dispute;
- p. Where **You** commit, or are alleged to have committed, a criminal offence, or **You** are liable to a civil penalty unless this policy expressly covers **You** in the event of such offence or penalty;
- q. Where **You** are a Managing Agent, where the **Property Management Agreement** has not been signed by all parties.

## 2. There is no cover for any claim arising from:

- a. Works undertaken or to be undertaken by or under the order of any government or public or local authority;
- b. Planning law;
- c. The construction of or structural alteration to buildings;
- d. Defamation or malicious falsehood;
- e. Divorce, matrimonial matters or proceedings including ancillary relief, parental responsibility and contact, or affiliation;
- f. Any venture for gain or business project of **Yours** other than in relation to **Your** activities as a Landlord;
- g. A dispute between persons insured under this policy;
- h. An application for Judicial Review;
- i. A novel point of law.

## 3. Contracts (Rights of Third Parties) Act 1999

A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available other than by virtue of this Act.

## 4. Sanction Limitation and Exclusion Clause

The **Insurer** will not be deemed to provide cover and will not be liable to pay any claim or provide any benefit under this insurance if the provision of such cover, payment of such claim or provision of such benefit would expose it to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

## 5. Cyber Attack Exclusion

The **Insurer** will not pay for any loss, damage, liability or expense directly or indirectly caused by or contributed to, or arising from, the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme malicious code, Computer Virus or process or any other electronic system. This exclusion applies unless cover for Costs is specifically allowed for in the Sections of Cover above.

# Important Information

## Renewing your policy

At renewal, it is **your** responsibility to check that the information **First2Protect** holds for **you** is complete, accurate and up to date. It is also **your** responsibility to check that **your policy schedule** remains adequate for **your** demands and needs. Please advise **First2Protect** at **your** earliest opportunity if cover no longer meets **your** demands and needs.

## Authority to renew

For **your** convenience and protection, provided that **First2Protect** is able to collect the premium by Direct Debit, **First2Protect** will automatically renew **your** policy unless **you** tell **First2Protect** not to. **First2Protect** will write to **you** before the policy renewal date to remind **you** of this, to outline any change to the conditions of **your** policy and to let **you** know what the new premium will be. (Please also see **Your Right to Cancel**).

Please note **you** can opt out of auto renewal at any time, free of charge. If **you** wish to do this, contact **First2Protect**.

## Cancellation - Your right to cancel

If **You** wish to cancel **Your** policy please contact **First2Protect**.

### Canceling during the cooling off period

**You** have a statutory right to cancel **Your** policy within 14 days from either:

- The day of purchase;
- Cover start date or the renewal date of the contract;
- The day which **You** receive **Your** policy or renewal documentation.

whichever date is later.

**Your** policy will be cancelled back to the start date and no cover will have been provided. **You** will be entitled to a full refund of the premium paid and no cancellation fee will be charged.

If **You** do not wish for your cancellation to be backdated to the start date and request **You** are covered up to the date of a cancellation a £35 cancellation fee will be applied.

If a claim has been made, the full premium will be payable and no refund will be given.

If **You** wish to cancel and the insurance has not yet started **You** will be entitled to a full refund of the premium and no cancellation fee will be charged.

### Canceling after the cooling off period

**You** may cancel **Your** insurance cover at any other time, **You** will be entitled to a refund of the premium paid minus payment for the time **You** were provided cover.

A £35 cancellation fee will be charged by **First2Protect** for all cancellations unless otherwise specified.

If the amount due when **You** cancel your policy is more than the amount **You** have paid **You** must pay the difference.

If a claim has been made, the full premium will be payable and no refund will be given.

If **You** do not exercise **You** right to cancel your policy, it will remain in force for the term of the policy and **You** will be required to pay the full premium.

By purchasing a policy with **First2Protect**, **You** agree to any amounts **You** may owe us being deducted from any premium refund due to **You**.

## Cancellation - Our right to cancel

**We** may cancel **Your** policy if:

- Fraud has been suspected;
- Fraud has been identified;

## Important Information

- We have evidence **You** have acted fraudulently;
- We have evidence **You** have deliberately given us incorrect or incomplete information.

**We** may do this without notice and backdate **Your** cancellation to the date when this happened. **You** will be sent the cancellation confirmation in writing if this happens.

**First2Protect** may also cancel the policy at any time by giving **You** 7 days' notice in writing where there is a valid reason for doing so. **You** will be sent the cancellation confirmation in writing when such cancellation has taken place. Valid reasons include, but are not limited to:

- Where **First2Protect** has been unable to collect a premium payment and after writing to **You**, **Your** payment is still outstanding;
- If **You** haven't co-operated with **Us** or sent **Us** information **We** have requested and then this affects our ability to process a claim or defend our interests;
- If **You** do not keep to the conditions of the policy wording, for example, if **You** have not provided complete, accurate and up to date information;
- If **You** display threatening or abusive behaviour towards **Our** staff or suppliers.

### What to do if you have a complaint

**First2Protect** strives to provide **You** with the highest standards of service at all times, but also recognises that things can go wrong. If **You** wish to discuss your policy or the service provided by **First2Protect** please contact the Customer Service Department on the below details:

Post: First2Protect, 1st Floor, Keble House, Southernhay Gardens, Exeter, EX1 1NT

Email: [customerservice@first2protect.co.uk](mailto:customerservice@first2protect.co.uk)

Telephone: 01392 849750

Alternatively, should you wish to make a complaint, please contact the John Charcol Customer Care team

Post: Complaints Department, John Charcol, 4th Floor, 11 Leadenhall Street, London, EC3V 1LP

Email: [complaints@johncharcol.co.uk](mailto:complaints@johncharcol.co.uk)

Telephone: 0808 115 3842

If **Your** complaint is about how **Your** claim was handled please contact the **Insurer** on the below details:

Post: Arc Legal Assistance Ltd, PO Box 8921, Colchester, CO4 5YD

Email: [customerservice@arclegal.co.uk](mailto:customerservice@arclegal.co.uk)

Telephone: 01206 615000

**We** will always confirm to **You**, within five working days, that **We** have received **Your** complaint. Within four weeks **You** will receive either a final response or an explanation of why the complaint is not yet resolved plus an indication of when a final response will be provided. Within eight weeks of **Us** receiving **Your** complaint, **You** will receive a final response or, if this is not possible, a reason for the delay plus an indication of when a final response will be provided.

**You** can refer **Your** complaint to the Financial Ombudsman Service if **You** have not received a written final response in respect of **Your** complaint within 8 weeks of the date **Your** complaint was received, or if **You** are unhappy with the decision following **Your** complaint (**You** have 6 months from date of final response to take **Your** complaint to the Ombudsman). The Financial Ombudsman Service is a free service set up by parliament to sort out individual complaints that consumers or small businesses are not able to resolve with financial businesses.

For more information view their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or contact them on the below details:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

# Important Information

Telephone:

From within the United Kingdom

Tel: 0800 023 4567 (free for people phoning from a 'fixed line', for example, a landline at home)

Tel: 0300 123 9123 (free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02)

From outside the United Kingdom

Tel: +44 207 964 1000 Fax: +44 207 964 1001

The complaint procedure does not affect **Your** right to take legal action.

## Financial Services Compensation Scheme

The **Insurer** is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event the **Insurer** cannot meet their obligations to **You**.

Further information about this scheme is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk)

Telephone: 0800 678 1100 or 0207 741 4100

## Authorisation

This insurance is managed and provided by Arc Legal Assistance Limited. It is underwritten by AmTrust Specialty Limited, on whose behalf **We** act.

Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958. This can be checked on the Financial Services Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the Financial Conduct Authority on 0800 111 6868.

AmTrust Specialty Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority, reference number is 202189. This can be checked on the Financial Services Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the Financial Conduct Authority on 0800 111 6768. Registered Office: Exchequer Court, 33 St Mary Axe, London EC3A 8AA, Registered Number: 1229676.

This policy is administered by, and provided by First2Protect Insurance Services.

First2Protect Insurance Services is a trading name of First2Protect Limited, an Appointed Representative of John Charcol, a trading name of John Charcol Limited, who are authorised and regulated by the Financial Conduct Authority under firm reference number 665649. First2Protect Limited is registered in England and Wales at 1st Floor, Keble House, Southernhay Gardens, Exeter, EX1 1NT. (number 09014795). VAT number: 453 5246 94.

Calls may be recorded to meet regulatory obligations and for training/monitoring purposes.

## Privacy & data protection notice

(For the purpose of this Privacy and Data Protection Notice only, '**We**' means Arc Legal Assistance and the **Insurer**)

### Data protection

**We** will keep **Your** personal information safe and private. There are laws that protect **Your** privacy and **We** follow them carefully. Under the laws, **We** are the company responsible for handling **Your** information (Data Controller). Here is a simple explanation of how **We** use **Your** personal information. For more information visit AmTrust's website at <https://amtrustinternational.com/dpn> or Arc's website at [www.arclegal.co.uk](http://www.arclegal.co.uk)

### What we do with your personal information

**We** might need to use the information **We** have about **You** for different reasons.

For example, **We** might need it:

- To run through **Our** computerised system to decide if **We** can offer **You** this insurance;
- To help **You** if **You** have any queries or want to make a claim;
- To provide **You** with information, products or services if **You** ask **Us** to;
- For research or statistics.

**We** will need it:

- To provide this insurance;
- To contact **You** to ask if **You** want to renew it;
- To protect both **You** and **You** against fraud and money laundering;

## Important Information

- To comply with the law and any regulations that apply;

There are some types of personal information that are extremely private/ sensitive and important such as information about **Your** health or any criminal convictions **You** might have. **We** might need this kind of information to decide if **We** can offer **You** this insurance or to help **You** with a claim. **We** will only use this information for these specific reasons and in line with regulatory conditions.

**We** might need to share **Your** information with other companies or people who provide a service to **Us**, or to **You** on **Our** behalf. They include companies that are part of **Our** group, people **We** work with, insurance brokers, **Our** agents, reinsurers, credit agencies, medical professionals, insurance reference bureaus, fraud detection agencies, regulatory authorities and anyone else **We** might need to share it with by law. **We** will only share **Your** information with them if **We** need to and if it is allowed by law.

Sometimes **We** might need to send **Your** information to another country outside of the UK and the EEA (European Economic Area) so that it can be processed, (stored etc). We currently send it to the USA and Israel. **We** make sure that **Your** information is always kept safely and treated in line with the law and this notice.

**You** can tell **Us** if **You** do not want **Us** to use **Your** information for marketing. **You** can also ask **Us** to provide **You** with the information **We** have about **You** and, if there are any mistakes or updates, **You** can ask **Us** to correct them. **You** can also ask **Us** to delete **Your** information (although there are some things **We** cannot delete). **You** can also ask **Us** to give **Your** information to someone else involved in **Your** insurance. If **You** think **We** did something wrong with **Your** information, **You** can complain to the local data protection authority.

**We** will not keep **Your** information longer than **We** need to. We will usually keep it for 10 years after **Your** insurance ends unless **We** have to keep it longer for other business or regulatory reasons

If **You** have any questions about how **We** use **Your** information, **You** can contact Our Data Protection Officer.



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