

Summary of Cover

# LEGAL EXPENSES - PROPERTY DISPUTES

**keyfacts**®

Some important facts about **your** Legal Expenses – Property Disputes policy are summarised below. This summary does not describe all the terms and conditions of **your** policy, so please take time to read the policy document to make sure **you** understand the cover it provides.

The insurance cover summarised in this document is provided by Inter Partner Assistance S.A., and administered on their behalf by Arc Legal Assistance Ltd.

This Legal Expenses provides cover for property owners and is valid for the period specified in the insurance certificate and applies to the insured property.

**SIGNIFICANT FEATURES AND BENEFITS**

|   | Policy section |
|---|----------------|
| <i>Property Disputes</i>  | 1              |
| <b>Proceedings</b> for nuisance or trespass against the person or organisation infringing <b>your</b> legal rights in relation to the <b>insured property</b> . |                |
| <i>Criminal Prosecutions</i>  | 2              |
| Criminal prosecutions brought against <b>you</b> in relation to the <b>insured property</b> under the Gas, Electric or Soft Furnishings Regulations.            |                |
| <i>Identity Theft</i>   | 3              |
| Legal costs to defend <b>proceedings</b> , reverse incorrect judgments and challenge consumer credit ratings resulting from <b>identity fraud</b> .             |                |
| Legal advice service available 24/7.  |                |
| Legal Costs: Up to £25,000 of <b>advisers' costs</b> per claim.   | All            |

**SIGNIFICANT EXCLUSIONS OR LIMITATIONS**

|  | Policy section |
|--|----------------|
| <i>Property Disputes</i>   | 1              |
| The nuisance or trespass must have commenced at least 180 days after <b>you</b> first purchased this insurance.<br>There is no cover under this section arising from a dispute relating to a tenancy agreement or any other lease or licence to occupy property or land. |                |
| <i>Criminal Prosecutions</i>   | 2              |
| <b>You</b> must take all reasonable steps to comply with the Regulations and keep evidence of compliance.  |                |
| <i>Identity Theft</i>  | 3              |
| Cover is only available if <b>you</b> deny having entered into the contract and alleges that he has been the victim of <b>identity fraud</b> .   |                |
| This insurance covers the legal costs incurred by <b>our</b> panel solicitors or <b>our</b> agents appointed by <b>us</b> to act for <b>you</b> . <b>You</b> are not covered for any other legal representatives' costs unless court <b>proceedings</b> are started.     | All            |

**CANCELLATION RIGHTS (COOLING OFF PERIOD)**

**You** may cancel this insurance, if it does not meet **your** needs, at any time by writing to and providing fourteen days written notice to Rentguard. Cancellation of **your** policy within 14 days, from inception, is therefore subject to a full refund. After these 14 days, cancellation of **your** insurance policy will be subject to the normal terms and conditions of the policy; however, there is no refund of premium allowable.

**TO MAKE A CLAIM**

As soon as **you** have a legal problem that **you** may require assistance with under this insurance, **you** should telephone the legal advice line on 0844 770 1044.

**COMPLAINTS**

If **you** are unhappy with the service that has been provided, **you** should contact **us** at the address below. If **you** cannot settle **your** complaint with **us**, **you** should refer **your** complaint to the Financial Ombudsman Service. For full details of **our** complaints procedure and how to contact the Financial Ombudsman Service please see **our** policy document.

**Our** contact details are:

Arc Legal Assistance  
PO Box 8921  
Colchester  
CO4 5YD  
Tel 0844 770 9000  
Email [enquiries@arclegal.co.uk](mailto:enquiries@arclegal.co.uk)

**COMPENSATION**

**We** are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if **we** or Inter Partner Assistance are unable to meet **our** obligations. **Your** entitlement to compensation will depend on the circumstances of the claim. Further information about compensation scheme arrangements is available at <http://www.fscs.org.uk/>.

IMPORTANT - This document provides a summary of the policy only, and does not contain the full terms and conditions of the cover provided. These can be found in the policy wording, which is available on request. It is important that you read all of your policy documents carefully when you receive them, and contact Rentguard immediately, if you are unclear about the level of cover provided.

For further details about this cover, please refer to your agent, or contact the Quoteline on **0208 587 1060**, giving agent name and/or number