

## Residential Let Care Policy Summary

Some important facts about your Residential Let Care insurance 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. When reviewing your policy it should be read in conjunction with your Policy Schedule.

Insurer : Groupama Insurance Company Limited, Groupama House,24-26 Minories,London. EC3N 1DE

Coverholder : Composite Legal Expenses Limited, Suffolk House, Trade Street, Cardiff CF10 5DT.

Your cover is valid for one year.

Significant Features and Benefits	Significant and unusual exclusions or limitations	Relevant section in the policy document
<p><b>Legal Expenses Cover</b></p> <p>This policy covers legal and professional fees, costs and expenses up to £50,000 in connection with legal proceedings in respect of the following insured incident:</p> <ol style="list-style-type: none"> <li>1. Legal costs incurred in disputes with tenants over damage to the buildings or contents which is not recoverable from the dilapidations deposit.</li> <li>2. Legal costs incurred in respect of evictions.</li> <li>3. Legal Costs and Expenses incurred by the Insured in respect of any act or omission or alleged act or omission of the Insured arising out of the Insureds ownership or management of the Property which leads to;               <ol style="list-style-type: none"> <li>a. Prosecution in a Court of criminal jurisdiction or</li> <li>b. The service of a notice imposing obligations or restrictions upon the Insured under the environmental or health and safety legislation in defending civil or criminal proceedings, or appealing or defending an appeal against either conviction, sentence or judgement of the relevant Court, Tribunal or Arbitrator, or the imposition of terms of notice specified in this clause.</li> </ol> </li> </ol>	<p>The policy does not cover:</p> <ul style="list-style-type: none"> <li>• Legal Costs incurred as a result of Legal Proceedings arising out of an Insured Incident which occurred outside the Period of Insurance.</li> <li>• Claims where you take action without first obtaining our agreement or cause delay or fail to give reasonable assistance to us.</li> <li>• A claim made by the Insured in respect of an Insured Event arising more than two months after the same occurred or ought reasonably have come to the knowledge of the Insured.</li> <li>• Legal Costs, expenses, fines or other penalties you are order to pay by a Court of criminal jurisdiction.</li> <li>• An Insured Event arising out of a Tenancy Agreement which is not comprised within the definition of Tenancy Agreement in this Policy.</li> <li>• Claims arising out of subsidence, mining, actual or proposed works by any public or local authority.</li> <li>• An Insured Event which occurred prior to the Period of Insurance or of which the Insured knew or ought to have known prior to the commencement of the Period of Insurance was likely to arise during the Period of Insurance.</li> <li>• Any claim where You:               <ol style="list-style-type: none"> <li>a) Take action without first obtaining Our written consent or that of the Authorised Representative</li> <li>b) Cause delay or fail to give reasonable assistance to Us or the Authorised Representative</li> </ol> </li> <li>• A claim for damage or loss of fixtures and fittings furniture or equipment not referred to in an existing Inventory signed by the Tenant prior to or at the commencement of the Tenancy Agreement or which relates to a claim of less than £1,000.00.</li> <li>• A claim in relation to payment or non payment of service charges.</li> <li>• An Insured Event which occurs in the first 90 days of the first Period of Insurance where the Tenancy Agreement commenced before the Policy started.</li> <li>• Any Legal Costs and Expenses incurred arising out of rent registration or reviews, purchasing the freehold of the Property, rent tribunals, land tribunals or rate tribunals unless defending action bought against the Insured by the Tenant.</li> <li>• Any Legal Costs and Expenses arising out of settlement of an insurance claim.</li> <li>• Loss of Rent</li> </ul>	<p>Terms and conditions of policy</p>

We hope that you will be happy with your insurance policy. If not, please contact us (or the intermediary or organisation that arranged this insurance on your behalf). If you decide not to proceed with this insurance you should return the Policy Documents within 14 days of receipt.

Providing a claim has not been made and so long as no incidents have arisen that could result in a claim under the policy, we will refund any premium you have paid.

### Making a Claim

**Call the Claims Department on 0870 220 8519**

The following information will be required:

- Policy reference as above.
- Your name and address.
- The type of insured problem you are experiencing

### Complaints Procedure

If you are not satisfied with any aspect of this policy or our service, you should write to: The Managing Director Composite Legal Expenses Limited, Suffolk House, Trade Street, Cardiff CF10 5DT.

If your concern or issue cannot be settled you may be entitled to refer it to the Financial Ombudsman Service.

If you wish to put your complaint direct to the insurer, their address is Groupama Insurance Company Limited, Groupama House,24-26 Minories, London EC3N 1DE Groupama Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to receive compensation if it is unable to meet its obligations. Full details are available from FSCS. Groupama Insurance Company Limited Registered Number 995253