

# 2<sup>nd</sup> Property (Let) Legal Expenses Insurance

## Insurance Product Information Document

**Company: Lexelle Limited**

**Product: 2<sup>nd</sup> Property Legal Expenses (Let)**

Lexelle Limited is authorised and regulated by the Financial Conduct Authority. (FCA Registration Number 312782)

This insurance is underwritten by Financial & Legal Insurance Company Limited who is authorised by the Prudential Regulation Authority and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (FCA Registration Number 202915)

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of Insurance?

This cover will reimburse the policyholder for legal costs up to a maximum of £50,000 for the list of insured incidents that are related to the Insured's Second Property (including Static Caravans and Park Homes) including short periods lets and as detailed in the What Is Insured section below.



#### What is insured?

- ✓ **24x7 Free Legal Advice Line** – Free legal advice on personal legal matters falling under the sections of cover provided by this policy.
- ✓ **Contract Disputes** – Negotiation of the policyholder's legal rights in the event of a dispute arising from an agreement including buying, selling or hiring any goods or services.
- ✓ **Property Protection** – Cover for civil actions relating to the land, building or contents of your 2<sup>nd</sup> property.
- ✓ **Tax Protection** – Cover for negotiation and representation of the policyholder in respect of a Full Tax Enquiry or Aspect Enquiry.
- ✓ **Legal Defence** – Defence against any prosecution made against you arising from letting your 2<sup>nd</sup> property.
- ✓ **Attendance Expenses** – Cover for your actual loss of salary whilst attending court at our/the authorised representative's request or whilst defending a criminal prosecution



#### Are there any restrictions on cover?

- ! The policy will expire one calendar year from the date it was issued.
- ! Pursuit of a claim outside the jurisdiction of the courts of England & Wales, Scotland and Northern Ireland.
- ! Prior to any proceeding you must use the representative or solicitor's nominated and appointed by us.
- ! In no case will we pay out more than £50,000 during the Duration of Cover.
- ! Any claim that occurs outside of the policy period.



#### What is not insured?

- **Contract Disputes:**
  - ✗ Where a contract dispute relates to the purchase or sale of land or buildings other than your 2<sup>nd</sup> property.
  - ✗ Where a contract relates to your profession, business or employment (other than letting out your 2<sup>nd</sup> property).
  - ✗ A lease, licence or tenancy of land or buildings including your 2<sup>nd</sup> property.
  - ✗ Any construction work/building or home extension other than your 2<sup>nd</sup> property.
- **Property Protection:**
  - ✗ The first £250 of your legal costs incurred in an accepted claim relating to trespass, or nuisance.
  - ✗ Any disputes relating to ownership or land including boundary disputes other than your 2<sup>nd</sup> property.
  - ✗ Any claim relating to a building or land other than your 2<sup>nd</sup> property.
  - ✗ Any claim relating to a motorised vehicle or mining subsidence.
  - ✗ Any disputes relating to ownership of any land including boundary disputes other than at your 2<sup>nd</sup> property that predate the period of insurance or within the first 180 days of this cover.
- **Tax Protection:**
  - ✗ The first £200 of your legal costs incurred in an accepted claim relating to aspect enquiries and tax intervention.
  - ✗ Any event related to business or employment interests, other than relating to your 2<sup>nd</sup> property.
  - ✗ Any event caused by the failure of the policyholder to register Value Added Tax.
- **Legal Defence:**
  - ✗ Any claim where you plead or are advised to, or it is recommended that you should plead guilty by the appointed repetitive or duty solicitor
  - ✗ Where there are not reasonable prospects of being acquitted of all charges
  - ✗ Where you are not acquitted
- **Attendance Expenses:**
  - ✗ Any claim where you are self-employed
  - ✗ Any losses other than contracted salary or wages.
  - ✗ Any claim for loss of overtime or bonus



## Where am I covered?

You are covered within the United Kingdom of Great Britain and Northern Ireland.



## What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



## When and how do I pay?

Your premium will be payable to the broker or agent that you chose to purchase this policy from. Full details of the premium paid will be detailed on your policy schedule.



## When does the cover start and end?

Your cover start date and end date will be detailed on your policy schedule.



## How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later, provided that no claims have been made or are pending, the premium will be refunded in full.

If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy, no refund of premium will be due.