



Gallagher

Insurance | Risk Management | Consulting

## Legal Insurance for Landlords

Your rental property can be a great asset but as a landlord or buy-to-let investor if you have problems with your tenants it can become a financial burden.

Developed for landlords of both residential and commercial properties, our legal insurance policy helps protect you against unwanted expenses which may occur from the tenancy, including legal advice and court costs.

### Key features of our landlord's legal expenses insurance

Up to £50,000 cover per insured event for the following:	Limit
<b>Property damage, nuisance &amp; trespass</b> a) An event which results in visible damage to your insured property. b) A public or private nuisance or trespass relating to your insured property.	£50,000
<b>Repossession of residential property</b> Pursuing a claim for repossession of your let property.	£50,000
<b>Commercial lease disputes</b> Pursuing or defending a claim arising from a dispute with your business tenant relating to your insured property.	£50,000
<b>Recovery of rent arrears</b> Pursuing rent owed to you by a tenant or ex-tenant of your residential insured property or guests staying at your residential insured property which is used as holiday accommodation.	£50,000
<b>Holiday homes contract disputes</b> A dispute arising from: a) Written agreement to let out your holiday accommodation or to hire goods or b) A contract to buy or hire services for the insured property not exceeding £6,000 including VAT.	£50,000
<b>Rent Indemnity</b> (optional cover) Cover to protect against rent owed to you in respect of your residential property, once a claim for repossession of the property has been accepted under the repossession of the residential property section. The maximum payable under such circumstances is 5 months' rent for a 6 month tenancy or 11 months' rent for a 12 month tenancy.	

## Offering protection for your business and properties

This cover can be added to your buildings or buildings & contents policy.

Up to £100,000 cover per insured event for the following:	Limit
<b>Employment</b> A dispute between you and your employee arising from a breach of their contract of service or related legal rights.	£100,000
<b>Employment compensation awards</b> The payment of: <ol style="list-style-type: none"> <li>Basic and compensatory awards</li> <li>Employment Tribunal Fees or</li> <li>An amount agreed by the insurer in settlement of a dispute following a claim accepted under Insured Event 1 Employment.</li> </ol>	£100,000 per claim (£1,000,000 in any one period of insurance)
<b>Employment restrictive covenants</b> A dispute between you and your employee which arises from their breach of a restrictive covenant.	£100,000
<b>Tax protection</b> A formally notified enquiry into your tax affairs, a dispute about your compliance with VAT, PAYE, Social Security, National Insurance Contributions following a compliance check by HM Revenue & Customs or an enquiry into your tax affairs following an alleged discovery by HM Revenue & Customs.	£100,000
<b>Legal defence</b> <ol style="list-style-type: none"> <li>A criminal investigation and/or enquiry by the police, the health and safety or other body with authority to prosecute where a suspected offence could lead to the insured being prosecuted.</li> <li>An offence or alleged defence resulting in the insured being prosecuted in a court of criminal jurisdiction.</li> <li>A motor prosecution which results from the insured commuting to or from their place of work.</li> </ol>	£100,000
<b>Compliance &amp; regulation</b> <ol style="list-style-type: none"> <li>Receipt of a Statutory Notice that imposes terms which you wish to appeal against.</li> <li>Notice of a formal investigation or disciplinary hearing by any professional or regulatory body.</li> <li>A civil action alleging wrongful arrest arising from an allegation of theft.</li> <li>A claim for compensation against you arising from Section 13 of the Data Protection Act 1998.</li> </ol>	£100,000
<b>Statutory licence appeals</b> An appeal against a decision by the relevant authority to alter, suspend, revoke or refuse to renew your statutory licence or compulsory registration.	£100,000
<b>Loss of earnings</b> Your loss of earnings caused by an absence of work to attend court, tribunal, arbitration, regulatory proceedings or a professional body's disciplinary hearing at the request of the appointed advisor or whilst on jury service.	£100,000
<b>Employees' extra protection</b> At your request, cover can be provided as follows: <ol style="list-style-type: none"> <li>To your employee(s) where civil proceedings are issued against them for unlawful discrimination or in their capacity as a trustee of a pension fund set up for the benefit of your employees.</li> <li>To your employee(s) where they or a member of their family suffer bodily injury or death as a result of a sudden event.</li> <li>To your partner(s) or director(s) where they have been the target of personal identity theft.</li> </ol>	£100,000
<b>Crisis communication</b> Provides assistance following an event which causes your business significant adverse publicity or reputation damage including: <ol style="list-style-type: none"> <li>Liaising with you and your solicitor to draft a media statement or press release.</li> <li>Prepare communications for staff/customers/suppliers.</li> <li>Arrange, support and represent an insured at an event where the media will be reporting.</li> <li>Support the insured by taking telephone calls and email messages and managing interaction with media outlets.</li> <li>Support and prepare the insured for media interviews.</li> </ol>	£10,000



## Additional features and benefits

### Documents:

- Access to business and landlords' legal documentation to download.

### 24/7 Landlord Legal Advice:

- Telephone Helpline for UK landlords on tenancy-related or business matters within UK and EU Law.

### UK Tax Advice:

- Telephone Helpline available 9 a.m. to 5 p.m. weekdays (except bank holidays).

### Counselling Assistance:

- Telephone Helpline offering confidential help and advice by qualified counsellors to your employee(s) and any family members permanently living with them.

Landlord legal insurance can be added to your buildings or buildings & contents policy. To find out more please visit [ajg.com/uk/block](https://ajg.com/uk/block) or call **0800 092 9394**.

These are brief product descriptions only. Please refer to the policy documentation paying particular attention to the terms and conditions, exclusions, warranties, subjectivities, excesses and any endorsements.

Would you like to talk?

**0800 092 9394** or email us

**UKinfo@ajg.com**

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