

Landlords Legal Expenses Insurance

Insurance Product Information Document

Company: **ARAG Legal Protection Limited** Product: **Property Let Legal Protection**

ARAG Legal Protection Limited is registered in Republic of Ireland (Company No. 639625). Registered Office: Europa House, Harcourt Centre, Harcourt Street, Dublin 2, D02 WR20. ARAG Legal Protection Limited is regulated by the Central Bank of Ireland.

This document is a summary of the insurance cover and restrictions. Please refer to your policy wording for full details of contract terms and conditions as well as pre-contractual information we are required to disclose to you.

What is this type of insurance?

Property Let Legal Protection Insurance provides you with access to telephone legal advice, along with insurance cover for legal costs and expenses should you experience one of the legal problems relating to the letting of your property covered by this policy.



What is insured?

Repossession

- ✓ Regaining possession of your property from your tenant as follows:
 - advice and assistance in progressing your dispute via the Residential Tenancies Board
 - legal representation at the High Court following an appeal against the Tenancy Tribunal's determination order
 - legal representation to enforce a determination order requiring the tenant to leave the property

Property Damage

- ✓ Disputes relating to someone causing damage to your property

Eviction of Squatters

- ✓ Eviction of someone living in your property without your permission (other than your tenant or ex-tenant)

Rent Arrears

- ✓ Payment of rent arrears where your tenant is still in your property

Rent Recovery

- ✓ Recovery of rent owed by your tenant where it has been overdue for at least a month as follows:
 - advice and assistance in progressing your dispute via the Residential Tenancies Board
 - legal representation at the High Court following an appeal against the Tenancy Tribunal's determination order
 - legal representation to enforce a determination order requiring the tenant to pay the outstanding rent

Legal Defence

- ✓ Defence of criminal prosecutions relating to the letting of your property or defending a civil action under legislation for unlawful discrimination

Helplines

- ✓ Legal advice
- ✓ Counselling service



What is not insured?

- ✗ Claims where the lawyer we appoint for you does not believe you will be more likely than not to win your case
- ✗ Costs you incur before we have agreed to cover your claim
- ✗ Legal problems that started before the date your cover begins
- ✗ Costs which exceed your policy limit of €70,000 for any one claim
- ✗ Fines, penalties, compensation or damages you are ordered to pay by a court or other authority
- ✗ Any matter to do with registering rents, reviewing rents, rent controls or any matter that relates to the Rent Tribunal
- ✗ A dispute with your tenant within 90 days of taking out cover, if the tenancy started before you took out this policy
- ✗ If we agree you can choose your own lawyer, any costs above what we would have paid our preferred lawyers – this is currently €150 per hour (this amount may vary from time to time)



Are there any restrictions on cover?

You are not covered for:

- ! The use of your own lawyer. We will appoint a lawyer or other professional for you. You may choose your own lawyer only when legal proceedings start or if there is a conflict of interest
- ! **Repossession** claims where:
 - you have not followed the Residential Tenancies Board dispute resolution process
 - your property is not let under either a fixed term tenancy or a part 4 tenancy, governed by the Residential Tenancies Act 2004 and the Planning and Development (Housing) and Residential Tenancies Act 2016, and registered with the Residential Tenancies Board
 - you have not provided the tenant with the correct notices
- ! **Property Damage** claims where the amount in dispute is €1,000 or less
- ! **Rent Arrears** claims:
 - unless you are seeking repossession of the property and have obtained satisfactory references for the tenant at the start of the tenancy
 - above €3,000 per calendar month or for more than 6 months
- ! **Rent Recovery** claims where:
 - you have not followed the Residential Tenancies Board dispute resolution process
 - you have not provided the tenant with the correct notices



Where am I covered?

- ✓ For all insured incidents, the Republic of Ireland



What are my obligations?

It is your responsibility to:

- Co-operate fully with us and the lawyer or other professional we appoint for you
- Give the lawyer or other professional we appoint for you any instructions that we ask you to
- Keep to the terms and conditions of this policy
- Take reasonable steps to avoid and prevent claims and avoid incurring unnecessary costs
- Send everything we ask for, in writing
- Report to us full and factual details of any claim as soon as possible and give us any information we need



When and how do I pay?

Payment options will be subject to the agreement between you and the person who is selling you this policy.



When does the cover start and end?

This cover will last for one year and the dates of cover will be included in your policy documentation. If in any doubt, please speak to the person who sold you this policy.



How do I cancel the contract?

You can cancel this policy by telling us within the cooling off period which lasts for 14 working days after taking it out. After the cooling off period you may also cancel this policy by providing 14 working days' notice. Subject to the terms of business between you and the person who sold you this policy, you may be entitled to a partial refund of the premium.

It is important to note that charges may apply to any refund subject to the individual terms of business between you and the person who sold you this policy. Please contact them directly for full details of charges.