



Landlord's Legal Expenses Insurance

In these uncertain times, ensure that your property has a high level of protection with our Landlord's Legal Expenses Insurance

*& home
legacy*

To help Landlord's acquire the level of cover that they need, Home & Legacy are pleased to offer their Landlord's Legal Expenses Insurance.



The policy covers

Up to £60,000 during the 12 month period of cover for legal costs and expenses necessary to take legal action against tenants who have breached the terms of the tenancy agreement:

- to recover possession of the property
- to assist to recover unpaid rent
- for disputes about damage to the property



The policy also covers:

- the legal costs of evicting squatters
- defence costs if the tenant pursues an action against the landlord
- witness expenses £100 per day to a maximum of £1,000 for any single claim
- alternative necessary accommodation costs for the landlord whilst trying to gain possession of the property up to £50 per day to a maximum of £1,500 for any single claim
- landlords also have access to a legal helpline for advice on tenancy related matters



The policy does not cover for example:

- any disputes where the minimum amount in dispute is less than £250
- events that are not reported within 60 days of becoming aware of circumstances with tenants that might result in a claim
- the amount of any unpaid rent
- any disputes with the letting or managing agent

To be able to take advantage of the protection, the following conditions apply (amongst others):

- satisfactory financial and other written references must be obtained for all tenants and where required (e.g. students) their guarantors
- tenants cannot be in rental arrears or in dispute at the start of the cover
- a formal written tenancy agreement must be in place
- a deposit of at least one month's rent must be held at the start of the tenancy

For further details about protecting your rental income and to obtain a no obligation quotation, call **0844 893 8360** or visit **www.homeandlegacy.co.uk**

For those who demand quality

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