



Rent Protection with Tenant Eviction Key Facts



This insurance policy, arranged by Motorplus Limited is underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE. This cover is provided to you in return for payment of the premium.

This Rent Protection with Tenant Eviction insurance policy is designed to provide you with cover for rent arrears due from a tenant under a tenancy agreement and legal expenses cover should you need to pursue a claim in respect of evicting tenants from the property, as defined in the cover section of your policy wording.

This summary does not contain the full terms and conditions of your insurance contract, these can be found in your policy wording document and schedule. It will however, provide you with the main significant features and benefits, together with the most important exclusions and limitations that you need to be aware of.

Significant features, benefits, exclusions & limitations

Significant features and benefits	Significant exclusions or limitations	Policy section where you can find this
<p>Cover for rent arrears due from the tenant under the tenancy agreement which you have notified to us and where you are pursuing a claim under the Eviction Section of the policy.</p> <p>The amount of cover provided will be specified in your policy schedule.</p> <p>Further cover is included for up to two months after vacant possession has been obtained or the property re-let, up to a maximum of 75% of the monthly rent.</p>	<p>A full month's rent must be in arrears.</p> <p>The insurer will deduct any deposit paid once vacant possession of the property has been obtained.</p>	<p>Cover section 1 – Rent Protection page 9</p>
<p>Costs incurred in respect of legal expenses evicting the tenant from the property up to a maximum of £100,000 per claim.</p>	<p>The appropriate statutory and contractual notices must be correctly issued and served upon the tenant.</p> <p>The pursuit of the tenant or guarantor for rent arrears and/or mesne profits; once vacant possession of the property has been achieved is excluded.</p>	<p>Cover section 2 - Eviction, page 9</p>

Important information

The policy will be based upon information provided by you. It is important that you provide full information and keep us advised of any changes to ensure that your cover remains fully effective and in force

How to make a claim

In the event of a claim, please contact us as soon as possible giving us as much information as you can about what has happened to bring about the claim. You can write to us at:

Motorplus Limited
Norfolk Tower
Floor 2
48-52 Surrey Street
Norwich
NR1 3PA

You can contact us by telephone on **0333 043 1326** or by email at cpclaims@motorplus.co.uk. Please always quote the reference 'Landlord Legal Expenses' in order for us to help you more efficiently.

Please do not appoint your own solicitor before we have accepted your claim. If you do so, we will not be liable for any costs incurred.

Appointed Representative

When you advise us of a claim, we will recommend an appointed representative from our panel of representatives to assist you and act on your behalf. If for any reason you are unhappy with our choice of representative, we will recommend another. You may appoint your own choice of representative however legal costs will only be covered when it becomes necessary to issue legal proceedings.

Please see page 9 of your policy wording for full details in relation to Appointed Representatives.

How to make a complaint

We hope that you are completely happy with this policy and the service that you receive, however if you do have any reason to make a complaint, please contact your agent in the first instance if the complaint relates to the sale of this policy.

If your complaint is in regards to any aspect of claims, please contact us at:

Quality Assurance Manager
Motorplus Limited
Norfolk Tower
Floor 2
48-52 Surrey Street
Norwich
NR1 3PA

Telephone: **0333 043 1326**
Email: cpclaims@motorplus.co.uk

It will assist us in handling your complaint quickly if you can please have your claims reference available when you contact us.

If for any reason it is not possible for us to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. The address and full contact details for them are contained in your policy document on page 3.

Your cancellation rights

If you decide that for any reason this policy does not meet your insurance needs then please return it to your agent within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is later, this is called the 'cooling off period'. On the condition that no claims have been made or are pending, we will refund your premium in full.

You may cancel this insurance policy at any time after this 14 day period, however no return of premium will be available.

Our right to cancel

The insurer will not be bound to accept renewal of any insurance and may at any time cancel any insurance policy by giving 30 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons for the insurer to cancel this insurance policy include but are not limited to:

- a) Fraud
- b) Non-payment of the premium
- c) Threatening or abusive behaviour
- d) Non-compliance with policy terms and conditions

If the insurer cancels the policy, you will be entitled to a return of premium on a pro-rata basis, provided no claims have been made.

Financial Services Compensation Scheme

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the event that Great Lakes Reinsurance (UK) SE cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can obtain further information about compensation scheme arrangements from the FSCS by visiting www.fscs.org.uk.

How we use your information

It is important that you understand the Data Protection Notice on page 2 of your policy wording as it explains to you what we will do with the information that you give us. Any information that you provide to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998. If you apply for our products or services it is highly likely that we will need both personal and sensitive data (both terms as defined in the Data Protection Act 1998) about you and anyone else who is covered by the application form in order to administer the policy and any claims which may arise. You should show this notice to any other person covered under your policy. If your application includes other individuals we will assume that they have given their consent to you for you to give their information to us.

Legal advice helpline

Available 24 hours a day, 365 days a year, to provide you with confidential telephone advice about any legal problem arising from the letting of the property in the UK. To contact the helpline for advice please call **0333 241 3383**.

Goodlord Protect Limited is an Appointed Representative of Paymentsshield Limited. Paymentsshield Limited is authorised by the Financial Conduct Authority, registration number 312708. The FCA is the independent watchdog that regulates financial services.

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