

# Tenant Liability Insurance

## Insurance Product Information Document

**Company: Lexelle Limited**

**Product: Tenants Liability Insurance**

Lexelle Limited is authorised and regulated by the Financial Conduct Authority. (FCA Registration Number 312782)  
This insurance is underwritten by Novus Underwriting Limited on behalf of Millennium Insurance Company Limited, regulated by the Gibraltar Financial Services Commission ("GFSC") under the Financial Services (Insurance Companies) Act to carry on insurance business. Reg No. 82939.

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 Tenants Liability Insurance policy provides you with cover, up to £10,000 within a consecutive 12 month period. for accidental damage to your landlord's property caused by you.



#### What is insured?

##### Tenants Liability

In the event of accidental damage to the landlord's property caused by you, this policy will, at the insurers option:

- ✓ Replace the damaged landlord's property as new, or
- ✓ Pay for the cost of replacing the damaged item as new, or
- ✓ Pay the cost of repairing the item (s).



#### What is not insured?

##### Main Exclusions only

- ✗ Claims as a result of wear and tear, depreciation, fungus, settlement, shrinkage, dry or wet rot, vermin, insect or domestic pet damage, mechanical or electrical faults, process of cleaning, repairing, restoration, renovating and any gradually operating cause or process.
- ✗ Damage by any cause other than accidental damage.
- ✗ The excess which is payable by you on each and every claim.
- ✗ Damage caused by, fire or smoke, lightning, earthquake, explosion, escape of water, storm or flood, theft, attempted theft, falling trees/branches/satellite dishes, malicious damage or vandalism, subsidence, heave or landslip.
- ✗ Damage to any property owned by you or in your custody or control not belonging to your landlord.
- ✗ Damage whilst the landlords property is unoccupied for more than 30 days or more whilst you are the tenant.
- ✗ Claims arising from deliberate actions by you, or anybody associated with you.
- ✗ Damage to valuables, money, vehicles and craft.



#### Are there any restrictions on cover?

- ! Cost of repair/replacement of any undamaged items that form part of a pair/set or part of a common design.
- ! You must not undertake any repairs to the landlord's property without insurers prior agreement.
- ! You must take steps to reduce further loss or damage.
- ! You must not admit any liability or responsibility or negotiate or settle any aspect of any claim without the insurers permission to do so in writing.



## Where am I covered?

You are covered within England, Wales, Scotland 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?

This policy is a monthly policy which means the payment is taken monthly by Direct Debit from your bank account on the dates agreed with us.



## When does the cover start and end?

Cover starts on the dates selected by you and will automatically renew on a monthly basis until one of the following events:

- You contact us to cancel the insurance.
- You fail to pay the monthly premium.
- We contact you advising we are cancelling the insurance.



## 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.

# Tenant Family Legal Expenses Insurance

## Insurance Product Information Document

**Company: Lexelle Limited**

**Product: Tenant Family Legal Expenses**

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 policy will cover the policyholder for legal costs up to a maximum of £50,000 for the list of insured incidents detailed in the **What Is Insured** section below. Specific section limits will apply (£25,000 limit for Employment Disputes and £5,000 limit for rehabilitation costs covered under the Personal Injury section). The policy also covers any family member that resides with the policyholder at their principal home.



### What is insured?

#### Family Legal Expenses

- ✓ **24/7 Free Legal Advice Line:**  
Free legal advice for your personal legal issues.
- ✓ **Personal Injury:**  
Legal assistance to recover compensation should you suffer personal injury or death.
- ✓ **Employment Disputes:**  
Cover for professional fees up to £25,000 to negotiate your legal rights in a claim against your employer for unfair or wrongful dismissal, redundancy or unlawful discrimination falling within the jurisdiction of an employment tribunal.
- ✓ **Tax Protection:**  
Cover for professional fees in any appeal proceeding in respect of a full enquiry by the HMRC into your PAYE earnings and/or P11D benefits relating to your work as an employee.
- ✓ **Jury Service:**  
We will pay your salary or wages for the time that you are unable to work whilst attending jury services that not payable by the court or your employer.
- ✓ **Contract Disputes:**  
Cover for legal assistance and defendant's costs to negotiate your legal rights in a dispute arising from a contract, which you have entered into for buying or hiring of any goods or services, including the tenancy agreement for your principal home or selling of any goods you own.
- ✓ **Property Protection:**  
We will negotiate your legal rights to pursue a civil claim relating to your material property (excluding the fabric of your principal home), which is personally owned by you or for which you are legally responsible for by contract, following:
  - An event which causes, or is likely to cause, physical damage to your personally owned property; or
  - Actionable nuisance disputes.



### What is not insured?

#### Main Exclusions only

- **Personal Injury:**
  - ✗ Any injury caused in a road traffic or other incident where you were the driver or passenger in a private motorised vehicle.
- **Employment Disputes:**
  - ✗ Any employment disputes not dealt with by an employment tribunal.
  - ✗ Any claim not reported within 30 days following your dismissal or you suffering unlawful discrimination giving rise to your claim.
- **Tax Protection:**
  - ✗ Any professional fees arising from, involving or related to any earnings or financial matters outside of your contracted employment.
  - ✗ Any professional fees arising from, involving or related to Criminal proceedings, alleged fraudulent evasion of tax, misstatement with the intent to deceive, tax avoidance schemes.
- **Jury Service:**
  - ✗ There is no cover for lost income or other losses suffered by a business or a self-employed person.
  - ✗ There is no cover for loss of bonus or overtime.
- **Contract Disputes:**
  - ✗ Any claim or dispute relating to lease, licence or tenancy of land or buildings unless this is your principal home.
  - ✗ Any claim or dispute relating to Tenancy other than:-
    1. an Assured Short hold or periodic Tenancy within the meaning of the Housing Acts 1988 and 1996 within England and Wales; or
    2. a Private Residential Tenancy as defined in the Private Housing (Tenancies) (Scotland) Act 2016; or
    3. in Northern Ireland the agreement between you and the landlord to let the property is a Protected Tenancy or a Statutory Tenancy within the meaning of the Rent (NI) Order 1978, nor a Protected Shorthold Tenancy within the meaning of Housing (NI) Order 1983.
- **Property Protection:**

- ✘ Any event occurring whilst the principal home was left unoccupied.
- ✘ Any claims relating to the lease, licence or tenancy that occur within the first 180 days of the start of the policy, where the lease, licence or tenancy predates the start of the policy unless you can provide evidence that you had equivalent cover immediately prior to the start of this policy without a break in the period of cover you can provide evidence that you had equivalent cover immediately prior to the start of your policy.



## Are there any restrictions on cover?

- ! 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 nominated and appointed by us.
- ! In any event we will not pay more than £100 a day or £1,000 in total for any one Jury Service claim.
- ! In no case we will pay out more than £50,000 (including a maximum of £25,000 for any employment dispute claims and £5,000 towards rehabilitation costs) in total, including professional fees and defendants costs., for one or more occurring within a consecutive 12 month period.
- ! Any claim that occurs outside of the period of insurance.



## Where am I covered?

You are covered within England, Wales, Scotland 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.



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