



# Property Let

Legal Protection Scheme Key Facts

Standard cover + Rent Arrears



## Why you need Property Let

### **Cover**

- Repossession
- Property damage
- Eviction of squatters
- Rent recovery
- Rent arrears
- Legal defence
- Hotel expenses
- Storage costs

### **24-hour helpline services**

- EuroLaw legal advice
- Tax advice
- Domestic assistance
- Counselling



## Property Let Legal Protection & Assistance

When you let out property there is always the chance of the unexpected happening. Chasing tenants for the cost of damage, unpaid rent or even gaining possession of the property can be costly and time consuming. Whether you're a landlord with a single property or large portfolio, if the worst happens and you have a legal dispute, DAS Property Let Legal Protection gives you peace of mind.

Even when you follow the correct referencing procedure, you still may find you have a tenant who damages your property, doesn't pay the rent on time or doesn't pay the rent at all.

DAS Property Let has been designed to resolve these problems and help you remove problematic tenants and pursue them for unpaid rent. Problems also occur that no-one can predict such as squatters and damage to your property. DAS Property Let will help in taking the appropriate legal action in both of these circumstances.

[www.das.co.uk](http://www.das.co.uk)



For many tenancy disputes, we will be able to negotiate a full settlement. However, if this is not possible, we will refer the matter to a lawyer for further action and we will pay legal costs of up to £50,000.

Property Let also covers hotel expenses up to £150 a day, for a maximum of 30 days, and storage costs up to £10 a day for a maximum of 4 weeks.

The policy provides access to the following 24-hour telephone helpline services: EuroLaw Legal Advice, UK Tax Advice, Domestic Assistance and Counselling.





## Claims examples

These are actual cases where we have helped people with Property Let Legal Protection cover.

### Damage to the property

When our policyholder returned to the UK after working abroad, she found her tenant had left the property at the end of the agreed rental period but had caused considerable damage to the property, its fixtures and furniture. The cost of the damage was estimated at nearly £2,900.

She asked us to help. We first appointed enquiry agents to find the last tenant, who had not left a forwarding address. We then presented the policyholder's claim which was denied by the former tenant. We instructed a solicitor, but before the matter came to court, the former tenant made a satisfactory offer to settle the claim. Our client accepted the offer.

***We paid over £700 in legal costs.***

### Getting possession and recovering rent owed

Our policyholder told us that his tenant would not pay him the rent due or leave the property at the end of the rental period.

We appointed a lawyer on behalf of our policyholder who took action to recover the unpaid rent and remove the tenant from the property. The case went to court where the tenant offered to pay the overdue rent in instalments. The appointed lawyer rejected this offer and the tenant agreed to pay all the rent he owed and to leave the property at the end of the rental period.

***We checked that the tenant left the property as agreed and we paid over £1,100 in legal costs.***

**This policy summary provides key information about Property Let Legal Protection which you should read. It does not contain the full terms and conditions of the policy, which you can find in the Property Let Legal Protection policy document. Your cover will be valid for one year.**

**Property Let Legal Protection is a legal expenses insurance contract. It will help you by providing legal advice and assistance if you let out your home and have a dispute with your tenants over rent arrears or repossession of the property, or if your property gets damaged.**

Features and benefits	Significant exclusions or limitations	Policy section
<p>In the areas below we will resolve an insured legal problem, either ourselves or through external lawyers and other experts we appoint.</p>	<p>It must be more likely than not that you will recover damages or make a successful defence of your civil claim.</p>	<p><b>COVER (d)</b></p>
	<p>External costs are limited to £50,000.</p>	<p><b>WHAT WE WILL PAY</b></p>
	<p>Costs incurred before DAS agrees to pay them.</p>	<p><b>WHAT YOU ARE NOT COVERED FOR 2</b></p>
	<p>A dispute with your tenant within 90 days of taking out cover, if the tenancy started before you took out your policy.</p>	<p><b>3</b></p>
	<p>Unless DAS agrees to start legal proceedings or there is a conflict of interest, DAS is free to choose a lawyer to help you.</p>	<p><b>CONDITIONS 2(b)</b></p>
<p>The first £500 of any claim. You must pay this as soon as we accept the claim.</p>		

Features and benefits	Significant exclusions or limitations	Policy section
<p><b>1 REPOSSESSION</b> You wish to get possession of your property from your tenants.</p>	<p>Your property must be let under an assured shorthold, short assured or an assured tenancy under the 1988 Housing Act, Housing (Scotland) Act or The Private Tenancies Order 2006 (Northern Ireland).</p> <p>You must give the tenant the correct notices telling him or her that you want possession of your property.</p>	<p><b>INSURED INCIDENTS WE WILL COVER 1 REPOSSESSION</b></p> <p><b>INSURED INCIDENTS WE WILL COVER 1 REPOSSESSION CONDITIONS (i)</b></p>
<p><b>2 PROPERTY DAMAGE</b> Someone causes damage to your property.</p>	<p>The extent of the damage must be more than £1,000.</p>	<p><b>INSURED INCIDENTS WE WILL COVER 2 PROPERTY DAMAGE</b></p>
<p><b>3 EVICTION OF SQUATTERS</b> Someone is living in your property without your permission and you wish to evict them.</p>		<p><b>INSURED INCIDENTS WE WILL COVER 3 EVICTION OF SQUATTERS</b></p>
<p><b>4 RENT RECOVERY</b> You wish to recover rent arrears from your tenants.</p>	<p>Registering rents, reviewing rents or any matter to do with rent, rate or land tribunals, rent assessment committees and rent officers.</p>	<p><b>WHAT YOU ARE NOT COVERED FOR 5</b></p>

Features and benefits	Significant exclusions or limitations	Policy section
<p><b>5 RENT ARREARS</b></p> <p>(a) We will pay the rent arrears while your tenant or ex-tenant still occupies your property.</p> <p>(b) If after vacant possession your property needs damage repaired to enable you to re-let it, we will pay 50% of your rent arrears for a maximum of three months or until the property is re-let, whichever happens first.</p>	<p><i>(Only available if taken alongside Repossession cover)</i></p> <p>Before the tenancy starts you must have obtained written references from a previous managing agent or landlord or an employer or another financial source, and a credit history check (including County Court Judgments and bankruptcy).</p> <p>Cover will only be provided if repossession is being sought under <b>INSURED INCIDENT 1 REPOSSESSION</b></p>	<p><b>INSURED INCIDENTS WE WILL COVER</b></p> <p><b>5 RENT ARREARS</b></p> <p><b>INSURED INCIDENTS WE WILL COVER</b></p> <p><b>5 RENT ARREARS</b></p> <p>Provided that</p>
<p><b>6 LEGAL DEFENCE</b></p> <p>Defence of criminal prosecutions relating to the letting of your property and actions for unlawful discrimination.</p>	<p>We do not pay court orders.</p>	<p><b>WHAT YOU ARE NOT COVERED FOR 9</b></p>
<p><b>Hotel expenses</b></p> <p>We will pay your hotel expenses while you try to get a possession order for your property so you can live in it.</p> <p><b>Storage costs</b></p> <p>We will pay to store your household possessions while you are unable to reoccupy your property.</p>	<p>Cover is for up to £150 per day for a maximum of 30 days.</p> <p>Cover is for £10 per day for a maximum of 4 weeks.</p>	<p><b>MEANING OF WORDS IN THIS POLICY</b></p>

Features and benefits	Significant exclusions or limitations	Policy section
<p><b>24-hour Telephone Helplines</b></p> <p><b><i>EuroLaw legal advice</i></b> Advice on personal legal problems within UK and EU law.</p> <p><b><i>Tax advice</i></b> Personal taxation advice.</p> <p><b><i>Domestic assistance</i></b> DAS can arrange to call out a contractor to fix the problem in the event of an emergency affecting the property.</p> <p><b><i>Counselling</i></b> DAS qualified counsellors provide support in dealing with worrying problems.</p>	<p>The contractor's charges are your responsibility.</p>	<p><b>HELPLINE SERVICES</b></p>
<p><b>Territorial limit</b> The United Kingdom of Great Britain and Northern Ireland.</p>		<p><b>THE MEANING OF WORDS IN THIS POLICY</b></p>
<p><b>Applicable law</b> This policy will be governed by English law.</p>		<p><b>CONDITIONS 10</b></p>

## Cancellation right

We hope you are happy with the cover this policy provides. However, you may cancel the policy without notice within 14 days of taking it out. After this you can cancel it at any time by telling the person who sells you the policy, but you must give 14 days' notice of cancellation. You can ask the person who sells you the policy about getting a refund of premium if you cancel the policy.

## Making a claim

You must give DAS details of any claim as soon as possible and within 90 days of the insured incident happening.

You can telephone us on **0117 934 0553**

We will be able to take details of your claim but we will not be able to tell you whether we can cover your claim. Lines are open 24 hours a day, 365 days a year. Calls may be recorded.

Alternatively you can email: **[newclaims@das.co.uk](mailto:newclaims@das.co.uk)**

or write to:

**The Claims Department,  
DAS Legal Expenses Insurance Company Limited,  
DAS House, Quay Side, Temple Back, Bristol BS1 6NH**



## How to make a complaint

If you have a complaint about our service or about the way we have treated you, please write to our Customer Relations Department at our Head Office address shown below.

Alternatively you can telephone us on **0117 934 0066** or email us at **customerrelations@das.co.uk**

A copy of our internal complaint handling procedure is available on request. If you are still not happy with the response you receive, you have the right to ask the Financial Ombudsman Service to review your case.

### **Our Head and Registered Office is:**

**DAS Legal Expenses Insurance Company Limited,  
DAS House, Quay Side, Temple Back, Bristol BS1 6NH**

DAS is covered by the Financial Service Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if DAS cannot meet its obligations. This will be dependent on the type of business and the circumstances of the claim. You can get more information about the compensation scheme arrangements from the FSCS website, [www.fscs.org.uk](http://www.fscs.org.uk).



ISO 14001  
EMS 73389



ISO 27001  
IS 88644



ISO 9001  
FS 32318



DAS Legal Expenses Insurance Company Limited. Head and registered office: DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Telephone 0117 934 2000 Fax: 0117 934 2109 Website: [www.das.co.uk](http://www.das.co.uk). Registered in England and Wales. Company Number 103274. DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Agent's Address