

About this summary of cover

This summary provides key information only about insurers and the insurance cover available within the Legal Expenses and Rent Guarantee Insurance Policy. This summary does not contain the full terms and conditions. These can be found in the policy wording. The policy wording is available on request or can be viewed on our website www.vasek.co.uk.

A policy wording is always issued along with a Schedule of Cover when cover is first incepted by us.

This summary of cover does not form part of your insurance contract. Where the benefits or exclusions differ from those outlined in this summary, you will be advised by us or by the insurance broker who sold you this insurance.

We reserve the right to change or limit any cover.

Our Status

Vasek Insurance Services Limited is authorised and regulated by the Financial Conduct Authority under Firm Reference Number 309354. The Financial Conduct Authority is the independent watchdog that regulates financial services. Our permitted business is advising on and arranging insurances. You can check this on the Financial Conduct Authority register by visiting the Financial Conduct Authority website www.fsa.gov.uk/register/ or by contacting the Financial Conduct Authority on 0845 606 1234.

This product is underwritten by MSL Legal Expenses Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Cancellation Rights

A retail customer has the right to cancel a general insurance contract within 14 days of receiving the contractual terms and conditions. Providing you have not made any claims we will refund the premium in full less an administration charge of £15. If you decide to cancel the policy after 14 days there shall be no return of premium. We may cancel the insurance by giving 14 days notice in writing to you at your last known postal address confirming that all cover will cease. In this event we will refund a proportion of your premium on a pro-rata basis.

How to make a claim under this insurance

You must give MSL details of any claim during the period of insurance. You can telephone 0161 495 4490. MSL will take details of your claim. Lines are open 24 hours a day, 365 days a year. Calls may be recorded. Alternatively you can email info@msl.co.uk, or write to:-

The Claims Department, MSL Legal Expenses Limited, No. 1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire SK8 3GW.

How to make a complaint

If you have a complaint about the service or about the way you are treated, please write to the Compliance Department MSL Legal Expenses Limited, No. 1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire SK8 3GW. Alternatively you can telephone MSL on 0161 492 5834 or email them at info@msl.co.uk. A copy of their 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.

MSL are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the Scheme if MSL is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of the contract. Further information about the Scheme is available from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU, by telephoning 0800 678 1100 and on their website www.fscs.org.uk

The Cover Available for Legal Expenses and Rent Guarantee

In the sections below MSL will resolve a legal problem, either themselves or through external lawyers and other experts they appoint.

It must be more likely than not that you will recover damages or make a successful defence of your civil claim.

External costs are limited to £50,000, costs incurred before MSL agree to pay them will be excluded. Unless MSL agrees to start legal proceedings or there is a conflict of interest, MSL is free to choose a lawyer to help you.

MSL will not cover any disagreement with your tenant when the date of occurrence is within the first 90 days of the first period of insurance if your current tenancy agreement started before the start of the insurance however, this exclusion does not apply when you have cancelled or lapsed another policy to take this policy out.

For Legal Expenses only the cover provides; Features and Benefits	Significant Exclusions or Limitations
<p>Rent Recovery MSL will pay the costs and expenses in relation to the pursuit of legal proceedings for undisputed and unpaid rent, in relation to an insured property, which is due under the terms of the tenancy agreement between you and the tenant</p>	<p>Any claim must be reported within 45 days from the date the rent was first disputed or due and payable</p> <p>You must have exhausted your normal credit control procedures and made reasonable efforts to recover the unpaid rent</p>
<p>Property and Squatters Protection MSL will pay the costs and expenses in relation to the pursuit of legal proceedings an insured person is able to pursue in respect of an insured property arising from a nuisance, a trespass, an unauthorised occupation or damage caused to the insured property by a third party</p>	<p>The amount in dispute must exceed £250</p>
<p>Tenant Property Damage MSL will pay the costs and expenses in relation to the pursuit of legal proceedings in respect of damage resulting from the tenant failing to return the insured property in the same condition as at the commencement of the tenancy</p>	<p>The amount in dispute must exceed the amount of deposit taken or one month's rent</p> <p>An inventory of the property must have been agreed prior to the tenancy starting</p>
<p>Legal Defence MSL will pay the costs and expenses for defending an insured person's rights relating to any prosecution in a criminal court arising from the letting of the insured property</p>	
<p>25 Hours Helpline Services Provides you with confidential legal advice on any personal matter 24 hours a day 365 days a year, also included is Tax Advice, a Domestic Assistance helpline and counselling helpline</p>	
<p>Repossession MSL will pay the costs and expenses in relation to the pursuit of legal proceedings in respect of obtaining vacant possession from the tenant of the insured property at the expiry of a valid notice to quit being served</p>	
<p>Rent Guarantee MSL will in respect of an insured property</p> <p>A) Pay your rent arrears while your tenant or ex-tenant still occupies the insured property</p> <p>B) If, after you have gained vacant possession of the insured property, you are not in a position to immediately re-let due to the tenant's dilapidations and/or neglect, MSL will pay the amount of 50% of the monthly rent for a maximum of three (3) months, or until the insured property is re-let, whichever happens sooner</p>	<p>Before the tenancy starts you must obtain satisfactory reference on the tenant or guarantor, which includes a credit check. Full details of the references required can be found in the policy wording under section seven</p>
<p>Tax Protection We will pay the costs and expenses following an investigation by HM Revenue & Customs into your tax affairs</p>	<p>Any claim arising from a tax avoidance scheme</p> <p>Any claim relating to an investigation undertaken by the Special Investigations unit of HM Revenue & Customs</p>

**For Legal Expenses only the cover provides;
Features and Benefits**

Significant Exclusions or Limitations

Contract Disputes

We will pay the costs and expenses in relation to the pursuit or defence of legal proceedings relating to an agreement or alleged agreement that an insured person has entered into for the buying or hiring in of any goods or services in connection with the insured property

The amount in dispute must exceed £250

Any claim relating to any land or buildings

Any claim relating to a lease or licence of any land or buildings

Any claim relating to the settlement payable or the cover provided under an insurance policy

Any claim relating to a loan, pension, investment or any other borrowing or financial instrument

Arbitration arising out of an arbitration clause in any contract

Any claim relating to computer goods, systems or services

A breach or alleged breach of professional duty by an insured person

The monetary cost of putting right any damage caused or alteration occasioned by or as a tenant

Cover can only be issued in the United Kingdom and Northern Ireland and is limited to £50,000.

The full terms and conditions of the cover provided and exclusions can be found in the policy wording