

# Property Let

## Legal Expenses Insurance & Assistance

Every year, more than one million people are glad they took the precaution of investing in a DAS legal expenses insurance policy. With a DAS policy they have our low-cost legal expenses insurance, which provides the extra security that makes all the difference.

But a Property Let Legal Protection policy gives you something extra, the power to protect your legal rights.

The Property Let Legal Protection policy provides wide cover and offers two 24-hour helpline services.

### The risks of letting your property

The high cost of running a property means it is expensive to leave it empty for a long time.

The simple answer is to let the property. This avoids such problems as minor damage being left unnoticed, burst pipes or general dampness. The property is more secure with a tenant living there.

However, letting your property can cause problems. You may find you cannot collect rent or prevent tenants from damaging the property or its contents. They may also cause damage by altering the property or its decorations.

Your tenants may not let you inspect your property regularly. Perhaps even more serious is the risk that they will not leave at the end of the rental agreement. This means you cannot let the property again or live in it yourself.

### How DAS will help

For many tenancy disputes, we will be able to negotiate a full settlement of your claim. However, if this is not possible, we will refer the matter to a lawyer for further action. We will pay legal costs of up to £50,000. This amount includes solicitors' and barristers' fees, court costs, expenses for expert witnesses and the other person's costs if the court decides against you.

The policy also covers hotel expenses up to £75 a day, for a maximum of 30 days.

## keyfacts

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 can be found 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
The insured incidents covered by the policy are described below. In all cases we will negotiate for your legal rights to resolve the problem, either by ourselves or through external lawyers who we will appoint to help you.	It must be more likely than not that you will recover damages or make a successful defence of your claim. (This does not apply to prosecution defence.) External costs are limited to £50,000. Costs incurred before DAS agrees to pay them. A dispute with your tenant within 90 days of taking out cover, if the tenancy started before you took out your policy. Unless DAS agrees to start court proceedings or there is a conflict of interest, DAS is free to choose a lawyer to help you.	This is your Property Let Legal Protection Policy  Insured incidents we will cover, final paragraph  What you are not covered for 2 3  Condition 2(b)
<b>Property damage</b> Someone causes damage to your property	The extent of the damage must be more than £1,000.	Insured incidents we will cover 1a
<b>Recovering possession</b> You wish to get possession of your property from your tenants.	Your property must be let under an assured shorthold, short assured or an assured tenancy under the 1988 Housing Act or Housing (Scotland) Act. You must be trying to get possession under the mandatory grounds, i.e. grounds 1 to 8 shown in the Schedules of the above Acts; or under Part 1 section 21 for England and Wales or Part 2 section 33 in Scotland if the term of the tenancy has expired. You must give the tenant the correct notices telling him or her that you want possession of your property.	Insured incidents we will cover 1b

Features and benefits	Significant exclusions or limitations	Policy section
<b>Repossession of residential letting to a business</b> You have let your property to a business for residential purposes and wish to get possession.		
<b>Repossession by resident landlord</b> You live in your property as landlord and wish to get possession.		
<b>Eviction of squatters</b> Someone is living in your property without your permission and you wish to evict them.		
<b>Recovering rent arrears</b> You wish to recover rent arrears from your tenants.	Registering rents, reviewing rents or any matter to do with rent, rate or land tribunals or a rent assessment committee.	What you are not covered for 5
<b>Prosecution defence</b> We will defend any criminal prosecution brought against you that arises from you letting out your property.	We do not pay court orders.	What you are not covered for 11

Features and benefits	Significant exclusions or limitations	Policy section
<b>Hotel expenses</b> We will pay your hotel expenses while you try to get a possession order for your property so you can live in it.	Cover is for up to £75 per day for a maximum of 30 days.	Meaning of words in this policy sixth paragraph
<b>Tax Protection</b> This cover will pay the cost off negotiating for your company's rights or representation in appeal proceedings if any of the following tax problems arise: • A Full, Aspect or Tax Intervention Enquiry. • A dispute arising from a review of your compliance with Pay As You Earn or Social Security Regulations. • An assessment in respect of Value Added Tax.	Tax avoidance schemes.  A £2000 limit and £200 excess applies for each Aspect and Tax Intervention Enquiry.	Insured incidents we will cover 2
<b>24 Hour Telephone helplines</b> <b>Eurolaw legal Advice.</b> Advice on personal legal problems within UK and EU law. <b>Domestic Assistance.</b> DAS can arrange to call out a contractor to fix the problem in the event of an emergency affecting the property.	The contractor's charges are your responsibility.	Helpline Services
<b>Territorial limits</b> England, Scotland and Wales.		Meaning of words in this policy seventh paragraph

### 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 21 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 write to:

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

Alternatively you can e-mail [newclaims@das.co.uk](mailto:newclaims@das.co.uk), or telephone 0117 934 0555. Lines are open 24 hours a day, 565 days a year. Calls may be recorded.

### How to make a complaint

We will always try to give you a quality service. If you think we have let you down, please write to our Customer Relations Department at our Head Office address shown below. Or you can phone us on 0117 934 0066 or email us at [customerrelations@das.co.uk](mailto:customerrelations@das.co.uk). Details of our internal complaint handling procedures are available on request.

### 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 £9,000 in legal and other costs.



#### ◆ Getting possession and recovering rent owed

Our policyholder told us that his tenant would not pay him the rent he owed and that the tenant was not prepared to leave the property at the end of the rental period.

Our appointed solicitor took action to recover the unpaid rent and remove the tenant from the property. The case was heard in court where the tenant offered to pay the overdue rent in instalments. Our appointed solicitor rejected this offer and the tenant agreed to pay all of 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 and other costs.

### Agent's address

#### FAMILY ◆ MOTOR ◆ COMMERCIAL ◆ ASSISTANCE

Our head office and registered office is:  
DAS Legal Expenses Insurance Company Limited  
DAS House, Quay Side, Temple Back, Bristol BS1 6NH  
Telephone: 0117 934 2000 Fax: 0117 934 2109  
Or visit our website at: [www.das.co.uk](http://www.das.co.uk)

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## Property Let Legal Protection & Assistance



- ◆ 24-hour helpline services
- ◆ Property damage
- ◆ Recovering possession
- ◆ Squatter eviction
- ◆ Recovering rent
- ◆ Prosecution defence
- ◆ Hotel expenses

You are not alone

