# Unoccupied Property Legal Expenses

## Insurance Product Information Document

### Company: Lexelle Limited

### Product: Legal Expenses Insurance

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 £100,000 for the list of insured incidents detailed in the **What Is Insured** section below.

## What is insured?

**Unoccupied Property Legal Expenses**

- ✓ **24/7 Free Legal Advice Line**
- ✓ **Criminal Prosecution Defence -** provides cover for the policyholder's legal rights if an incident arising from the unoccupied property leads to the policyholder being prosecuted in a criminal court.
- ✓ **Contract Disputes –** provides cover for the negotiation of the policyholder's legal rights in the event of a dispute arising from an agreement relating to the unoccupied property.
- ✓ **Property Protection** – provides cover for negotiation of the policyholder's legal rights following an incident of physical damage to the unoccupied property and nuisance or trespass to the unoccupied property.

## What is not insured?

- **Criminal Prosecution Defence:**
  - ✗ Offences relating to a motor vehicle.
  - ✗ Offences relating to your business or profession.
- **Contract Disputes:**
  - ✗ Where a contract dispute relates to the purchase or sale of land or buildings other than your unoccupied property.
  - ✗ Where a contract relates to your profession, business or employment.
  - ✗ A lease, licence or tenancy of land or buildings.
  - ✗ Any construction work/building or property extension.
- **Property Protection:**
  - ✗ The first £250 of your legal costs incurred in an accepted claim relating to trespass, or nuisance.
  - ✗ Any building or land other than the unoccupied property.
  - ✗ Any claim relating to a motorised vehicle or mining subsidence.

## Are there any restrictions on cover?

- ! The policy will expire one calendar year from the date it was issued.
- ! 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.

## 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?

Your premium will be payable to the broker or agent that you chose to purchase this policy from. Full details of the premium paid will be detailed on your policy schedule.

## When does the cover start and end?

Your cover start date and end date will be detailed on your policy schedule.

## 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, you will be entitled to a pro- rata return of premium.