



**Key Facts**  
6 or 12 month policies



- ◆ 24-hour helpline services
- ◆ Repossession
- ◆ Property damage
- ◆ Eviction of squatters
- ◆ Rent recovery
- ◆ Legal defence
- ◆ Hotel expenses
- ◆ Storage costs



**Rentshield**  
DIRECT

**Tel: 0845 070 2434**  
**Fax: 01626 879 265**  
**[www.rentshielddirect.com](http://www.rentshielddirect.com)**

**Rentshield Direct,  
Claims Department,  
Rentshield House,  
Unit 9,  
Broadmeadow Trading Estate,  
Teignmouth,  
Devon.  
TQ14 9AE**

Rentshield is authorised and regulated by the Financial Services Authority.  
Registered in England No. 5616550



Features and benefits	Significant exclusions or limitations	Policy section
<b>6 LEGAL DEFENCE</b> Defence of criminal prosecutions relating to the letting of your property and actions for unlawful discrimination.	We do not pay court orders.	<b>WHAT YOU ARE NOT COVERED FOR 8</b>
<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 £150 per day for a maximum of 30 days.	<b>MEANING OF WORDS IN THIS POLICY</b>
<b>Storage costs</b> We will pay to store your household possessions while you are unable to reoccupy your property.	Cover is for £10 per day for a maximum of 4 weeks.	

Features and benefits	Significant exclusions or limitations	Policy section
<b>24-hour Telephone Helpline</b> <ul style="list-style-type: none"> <li>• <b>Eurolaw legal advice</b> Advice on personal legal problems within UK and EU law.</li> <li>• <b>Tax advice</b> Personal taxation advice.</li> <li>• <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.</li> <li>• <b>Counselling</b> DAS qualified counsellors provide support in dealing with worrying problems.</li> </ul>	The contractor's charges are your responsibility.	<b>HELPLINE SERVICES</b>
<b>Territorial limit</b> The United Kingdom of Great Britain and Northern Ireland.		<b>MEANING OF WORDS IN THIS POLICY</b>

### Cancellation right

We hope you are happy with the cover this policy provides. However, you may cancel this 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 this insurance, subject to 21 days notice of cancellation. You can ask the person who sells you this insurance about getting a refund of premium if you cancel this policy.

### Making a claim

You must give us details of any claim as soon as possible and within 60 days of the insured incident happening. You can telephone us on 0845 070 2434. 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 write to:  
Claims Department, Rentshield House, Unit 9,  
Broadmeadow Trading Estate, Teignmouth, Devon TQ14 9AE

### 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 Managing Director at our head office address shown above. He will direct the complaint to the head of the relevant department(s).

Alternatively you can telephone us on 0845 070 2434 or email us at [enquiries@rentshielddirect.com](mailto:enquiries@rentshielddirect.com). 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.

DAS is covered by the Financial Service Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claims costs. You can get more information about the compensation scheme arrangements from the FSCS.

Contact Rentshield on:  
0845 070 2434  
or visit [www.rentshielddirect.com](http://www.rentshielddirect.com)

## Protect your investment

### Property Let Legal Expenses Insurance

With the buy-to-let market traditionally proving to be an attractive area of investment, many mortgage providers and household insurers have tailored their products to specifically suit the buy-to-let market. Rentshield Direct provides the perfect addition to those products. By reducing the impact of a legal dispute on the flow of rental income for landlords (who may rely on this to meet their mortgage repayments), this policy is a major benefit to both landlord and mortgage provider.

### Risks faced by landlords

While it is vital that a landlord follows a strict referencing procedure, they may still find they have a tenant who doesn't look after the property, doesn't pay rent on time or doesn't pay the rent at all in some instances. Our product has been designed to resolve these problems and help the landlord repossess the property and pursue tenants for unpaid rent. The policy will also compensate for rent arrears while tenant or ex tenants remain in the property. Problems also occur that no-one can predict such as squatters and external damage to the property. We will help in taking the appropriate legal action in both of these circumstances.

### How Rentshield Direct will help

For many tenancy disputes, we will be able to negotiate a full settlement of the landlord's claim. 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 also provides access to a discounted tenant referencing service, and our 24-hour helpline service includes EuroLaw Legal Advice & UK Tax Advice, Domestic Assistance and Counselling Service.

#### The cover

The cover provided by this policy will help landlords who need legal or specialist assistance in the following areas.

- ◆ **Repossession** The tenant has remained in occupation even though the tenancy agreement has ended and notices have been served requesting them to vacate.
- ◆ **Property damage** Building work on a neighbour's roof causes damage to the landlord's property.  
Tenants have left the property but have ruined the curtains and damaged some fixtures and fittings.
- ◆ **Eviction of squatters** Someone has illegally taken possession of the property while it was left vacant.
- ◆ **Rent recovery** The tenant has disappeared while owing a large amount of rent. We can help find them and recover the money owed.
- ◆ **Legal defence** The landlord has received a court summons and faces criminal prosecution for failing to renew a property's Gas Safety Certificate.
- ◆ **Rent arrears** We will pay the rent arrears while the landlord's tenant or ex-tenant occupies the property.

#### ◆ 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 tenant, who had not left a forwarding address. We then presented the policyholder's claim which was denied by the tenant. We instructed a solicitor, but before the matter came to court, the 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.

## 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 you can find in the Property Let Legal Protection policy document.

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.

This policy is underwritten by DAS Legal Expenses Insurance Company Limited, authorised and regulated by the Financial Services Authority.

Features and benefits	Significant exclusions or limitations	Policy section
In the areas below we will resolve an insured legal problem, either ourselves or through external lawyers and other experts we appoint.	It must be more likely than not that you will recover damages or make a successful defence of your civil claim.	<b>COVER (d)</b>
	External costs are limited to £50,000.	<b>WHAT WE WILL PAY</b>
	Costs incurred before DAS agrees to pay them.	<b>WHAT YOU ARE NOT COVERED FOR 2</b>
Unless DAS agrees to start legal proceedings or there is a conflict of interest, DAS is free to choose a lawyer to help you.		<b>CONDITIONS 2(b)</b>
		<b>1 REPOSSESSION</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, Housing (Scotland) Act or The Private Tenancies Order 2006 (Northern Ireland).	<b>INSURED INCIDENTS WE WILL COVER 1 REPOSSESSION</b>
	You must give the tenant the correct notices telling him or her that you want possession of your property.	<b>INSURED INCIDENTS WE WILL COVER 1 REPOSSESSION CONDITIONS (i)</b>

Features and benefits	Significant exclusions or limitations	Policy section
<b>2 PROPERTY DAMAGE</b> Someone causes damage to your property.	The extent of the damage must be more than £1,000.	<b>INSURED INCIDENTS WE WILL COVER 2 PROPERTY DAMAGE</b>
<b>3 EVICTION OF SQUATTERS</b> Someone is living in your property without your permission and you wish to evict them.		<b>INSURED INCIDENTS WE WILL COVER 3 EVICTION OF SQUATTERS</b>
<b>4 RENT RECOVERY</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, rent assessment committees and rent officers.	<b>WHAT YOU ARE NOT COVERED FOR 4</b>
<b>5 RENT ARREARS</b> We will pay the rent arrears while your tenant or ex-tenant still occupies your property.	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).	<b>INSURED INCIDENTS WE WILL COVER 5 RENT ARREARS</b>