

U-Sure Property Owners' Legal Solutions | Cribsheet

Property damage, nuisance and trespass or damage to property by another party could put a substantial strain on your client's resources. We will pay for the legal costs of pursuing your client's rights if a property or its contents are damaged or affected by nuisance or trespass claiming compensation if necessary.

This policy is administered by ARAG plc and underwritten by AmTrust.

Services and Benefits

Alongside the core legal expenses insurance, Property Owners' Legal Solutions provides a range of services and benefits for you and your client. Access is available 24/7, 365 days a year for the following:

- **Legal Advice:** Confidential legal helpline to provide advice on business matters
- **Crisis Communication:** To manage and respond to negative publicity
- **Counselling Helpline:** Trained counsellors provide employees with help and support over the phone
- **Redundancy Approval:** Advice on how to implement a fair selection process (unfunded)
- **Tax Advice:** Open during office hours, the tax advice line assists with all tax-related issues
- **Business and Landlords' Online Legal Services:** Personalise and download a wide-range of legal documents.

Policy Coverage

Property Owners' Legal Solutions* responds to a generous range of legal disputes that can arise from your clients' day-to-day business activities:

PART A:

- **Property Damage, Nuisance and Trespass:** Pursuing claims against tenants or anyone else who has caused damage to the property or its contents
- **Repossession:** Reclaiming your client's property from a tenant
- **Commercial Lease Disputes:** Pursuit or defence of legal rights arising from a dispute with a business tenant under a written lease
- **Recovery of rent arrears:** Pursuing a claim to recover rent arrears if a tenant fails to pay
- **Rent Guarantee (Optional):** Following a repossession claim, guaranteed rent owed to your client until they gain possession of their property.
- **Holiday Home Contract Disputes:** Where applicable, sorting out contractual issues with renters

PART B:

- **Employment Protection and Compensation Awards:** Provides protection from disputes with past, present or prospective employees, including payment of legal costs and compensation awards

- **Employment Restrictive Covenants:** Pursuit or defence of an allegation of breach of a restrictive covenant

- **Tax Protection:** Covers a formal aspect or full enquiry into your clients' business tax affairs, IR35, PAYE compliance disputes and appeals against an assessment by HM Revenue and Customs relating to VAT

- **Legal Defence:** Defends the insured from business-related prosecution

- **Compliance and Regulation:** Civil action brought under the DPA and provides cover to appeal against a decision to cancel suspend or restrict the terms of a statutory licence

- **Statutory Licence Appeals:** Provides cover to appeal against a decision to cancel suspend or restrict the terms of a statutory licence

- **Loss of Earnings:** Provides cover for the insured's loss of earnings if attending a hearing or jury service

- **Personal Injury:** Provides cover for an event that causes bodily injury to, or the death of the insured

- **Executive suite:** Personal coverage for executives, directors, partners and officers in the areas of tax, motor prosecution, personal identity theft, crisis communication and mediation cover for partnership disputes.

- **Crisis Communication:** Provides the insured with access to PR support to manage adverse media publicity and avoid reputational damage

- **Maximum Amount Payable:** Part A £75,000 each & every claim; Part B £25,000 each & every claim for Crisis Communication; £250,000 each & every other claim (but limited to £1,000,000 in the aggregate for Employment Compensation Awards).

**Exclusions, limitations and excesses apply; please refer to the Property Owners' Policy Wording for full details.*

Claims Examples

Rent Indemnity

As the insured had complied with the policy terms, we agreed to pay the rent arrears that had been incurred while repossession was being sought together with 75% of the rent for a further two months following repossession.

Property Repossession

Following the insured's decision to move back into his house in the UK after working abroad for a number of years, the tenant currently residing in the house refused to vacate the property within the statutory notice period given by the insured. Following discussions with the ARAG Legal Advice line, the insured submitted a formal claim. ARAG covered the claim and appointed a specialist solicitor with expertise in repossession claims. Following negotiations with the tenant, they were able to get him to vacate the property in time for the insured's return to the UK. ARAG settled the solicitor's costs of £2,750.

Rent Recovery

The insured owned an industrial unit which he rented out to a car valeting company. The insured contacted ARAG after the tenant failed to pay any rent for three months and then vacated the property. Despite the insured asking for payment from the former tenant, he was unable to get any positive responses. ARAG agreed to cover the claim and passed the matter to a panel solicitor. They negotiated a payment plan with the tenant and the money was subsequently recovered. ARAG settled the solicitor's costs of £1,200.