



Landlord Legal Expenses Combined

This insurance policy has been arranged on **your** behalf by Motorplus Limited t/a Coplus and is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. This cover is provided to **you** in return for payment of the premium.

**To make a claim:
Call: 0333 043 1326**

Email: cpclaims@coplus.co.uk

Address: Coplus Claims, Floor 2, Norfolk Tower, 48-52 Surrey Street, Norwich, NR1 3PA

Claims must be reported within 45 days after the date of event.

Please do not appoint your own appointed representative before we have accepted your claim. If you do so, we will not be liable for any costs incurred before we have agreed to them, even if we subsequently accept your claim.

24 hour Legal Advice Helpline:

If you require confidential legal advice about any personal legal matter please call 0333 241 3383 quoting the reference 'Landlord Legal'

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Coplus is a trading name of Motorplus Limited. Registered in England and Wales with Company No. 03092837.
Head Office: Floor 2, Norfolk Tower, 48-52 Surrey Street, Norwich NR1 3PA.
Registered Office: Speed Medical House, Eaton Avenue, Buckshaw Village, Chorley, Lancashire PR7 7NA.
Motorplus Limited is authorised and regulated by the Financial Conduct Authority (309657).

Who does it cover?

This policy covers the individual, company, firm, partnership, management agent, association, or any other entity which owns or is responsible for the **property** shown on the **policy schedule**.

Please note no cover will be provided under section 2d Tax Protection when the policyholder is acting as a letting agent, management agent or limited company.

Key requirements

- All **claims** must be reported no later than 45 days after the **date of event**;
- Contact must be made with the **tenant** and any **guarantor** within seven days if any **rent** is overdue to establish the reason for the arrears;
- Where appropriate all statutory and contractual notices must have been served upon the **tenant** by **you**;
- The **property** must only be used for residential purposes;
- A satisfactory **tenant reference** must have been carried out on each **tenant** and/or **guarantor** before the start of the **tenancy agreement**;
- For long term **tenants** who have been in the **property** for over 12 months, and **you** are not undertaking a new **tenant reference**, there must have been no breaches of the **tenancy agreement**, no late rental payments in the last 12 months and **you** must not be aware of any future changes in financial circumstances;
- A **tenancy agreement** must be in place for the duration of this policy;
- The **tenants** must be over the age of 18 years.

Your responsibility

You must take reasonable care to:

- a) supply accurate and complete answers to all the questions **your broker** may ask as part of **your** application for cover under the policy;
- b) make sure that all information supplied as part of **your** application for cover is true and correct;
- c) tell **your broker** of any changes to the answers **you** have given as soon as possible.

You must take reasonable care to provide information that is accurate and complete answers to the questions **your broker** ask when **you** take out, make changes to and renew **your** policy. If any information **you** provide is not accurate and complete, this may mean **your** policy is invalid and that it does not operate in the event of a **claim** or **we** may not pay any **claim** in full.

If **you** become aware that information **you** have given **your broker** is inaccurate or has changed, **you** must inform them as soon as possible.

This policy must be read together with **your** current **policy schedule**, Insurance Product Information Document and any endorsements or certificates. These items together form **your** contract of insurance.

Legal advice helpline

Available 24 hours a day throughout the year to provide **you** with confidential telephone advice about any personal legal problem in the United Kingdom, Isle of Man or Channel Islands. A scheduled call back to **you** may be required during normal working hours subject to the complexity of the matter and/or the country in which **you** are resident.

To contact the helpline, phone: **0333 241 3383** quoting the reference '**Landlord Legal**'.

How to make a claim

In the event of a **claim**, please contact **us** within 45 days from the **date of event**, giving **us** as much information as **you** can about what has happened to bring about the **claim**.

Telephone: **0333 043 1326**

Email: cpclaims@coplus.co.uk

Or **you** can write to **us** at:

Coplus Claims
Floor 2
Norfolk Tower
48-52 Surrey Street
Norwich
NR1 3PA

Our claims line is open 24 hours a day, 365 days a year to assist **you**.

In order for **us** to help **you** more efficiently, please quote '**Landlord Legal**' in all communications. **We** will only be able to review **your claim** once **we** are in receipt of the full documentation and information.

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In order to progress **your claim**, **we** will require documentation to prove **your** landlord requirements have been met and enable eviction of **your tenant**. This may include, but is not limited to:

- A copy of the **tenancy agreement**;
- A copy of the **tenant reference(s)**;
- An up to date **rent** schedule;
- A copy of the **guarantor** referencing and agreements (where applicable);
- Copies of any notices and correspondence which has been exchanged between **you** and the **tenant** (and **guarantor** where applicable), for example, but not limited to, eviction notices, requests for payment of rent, etc;
- Confirmation that any **deposit** taken has been properly protected in accordance with the relevant legislation or deposit replacement scheme;
- Copies of bank statements showing rental payments received from the **tenant**;
- Copies of the Gas Safety Certificate and confirmation this was provided to the **tenant** at the start of the tenancy (where applicable);
- Copies of the Energy Performance Certificate and confirmation this was provided to the **tenant** at the start of the tenancy;
- Evidence that the How to Rent Guide has been issued to the **tenant** prior to the **tenancy agreement** (where applicable).

Additional documentation that may include, but is not limited to:

- A copy of the check-in and check-out **inventory** of contents and conditions of the **property**.

Important

Please do not appoint **your own appointed representative** before **we** have accepted **your claim**. If **you** do so, **we** will not be liable for any costs incurred before **we** have agreed to them, even if **we** subsequently accept **your claim**.

Our regulator and insurer

This insurance is arranged by Motorplus Limited t/a Coplus and underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Motorplus Limited t/a Coplus is authorised and regulated by the Financial Conduct Authority.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. **You** can check **our** details on the Financial Services Register <https://register.fca.org.uk/>.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from <https://register.fca.org.uk/>.

Privacy Statement

For full details of how we protect your privacy and process your data please read the Privacy Statement that accompanies this policy. The Privacy Statement can also be viewed online by visiting <https://www.coplus.co.uk/data-privacy-notice>.

UK General Insurance Limited Privacy Notice

We are UK General Insurance Ltd, referred to as "we/us/our" in this notice. Our data controller registration number issued by the Information Commissioner's Officer is Z7739575.

This privacy notice is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy. We refer to these individuals as "you/your" in this notice. We are dedicated to being transparent about what we do with the information that we collect about you. We process your personal data in accordance with the relevant data protection legislation.

Why do we process your data?

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy. You do not have to provide us with your personal data, but we may not be able to proceed appropriately or handle any claims if you decide not to do so.

What information do we collect about you?

Where you have purchased an insurance policy through one of our agents, you will be aware of the information that you gave to them when taking out the insurance. The agent will pass your information to us so that we can administer your insurance policy. For specific types of insurance policies, for example when offering you a travel insurance policy, we may process some special categories of your personal data, such as information about your health.

We have a legitimate interest to collect this data as we are required to use this information as part of your insurance quotation or insurance policy with us. We may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

UK General's full privacy notice

This notice explains the most important aspects of how we use your data. You can get more information about this by viewing our full privacy notice online at <http://ukgeneral.com/privacy-notice> or request a copy by emailing us at dataprotection@ukgeneral.co.uk. Alternatively, you can write to us at: UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

Great Lakes Insurance SE Information Notice

Personal Data provided in connection with this policy will be used and processed in line with the Information Notice. A copy of this is available at <https://www.munichre.com/en/service/privacy-statement/index.html>.

How to make a complaint

It is the intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a **claim you** should follow the Complaints Procedure below:

Sale of the policy:

Please contact **your broker** who arranged the Insurance on **your** behalf.

Claims:

If **your** complaint is about the handling of a **claim**, please contact:

The Quality Assurance Manager
Coplus
Floor 2
Norfolk Tower
48-52 Surrey Street
Norwich
NR1 3PA

Telephone: **0333 043 1326**

Email: qtm@coplus.co.uk

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited.

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten employees.

You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR.

Tel: **0300 123 9123**

Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local Citizens Advice Bureau.

If **you** have purchased the insurance policy online, **you** may also raise **your** complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward **your** complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling **your** complaint than if **you** contact the Financial Ombudsman Service directly.

Financial Services Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if Great Lakes Insurance SE cannot meet their obligations. This depends on the type of business and the circumstances of the **claim**. Most insurance contracts are covered for 90% of the **claim** with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

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You may also contact the FSCS on their Freephone number: **0800 678 1100** or **020 7741 4100** or you can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY.

Definitions

The words and phrases listed below will have the same meanings wherever they appear in this policy. These words and phrases can be identified in bold throughout the policy.

Wording	Meaning
Any one claim	All claims or civil proceedings consequent upon the same original cause, event or circumstance.
Appointed Representative	The panel solicitor or non-panel solicitor , solicitor' firm, barrister or other suitably qualified person appointed or approved by us to act on your behalf.
Benefit(s)	Any housing benefits claimed by the tenant(s) , such as housing benefit or universal credit.
Broker	The company or third party who arranged this policy on your behalf.
Claim(s)	A claim under this policy following a breach of the tenancy agreement by the tenant or any other event that leads to a claim covered under this policy.
Civil Proceedings	Civil court, civil tribunal or civil arbitration proceedings, which are subject to the jurisdiction of the courts of the United Kingdom, the Isle of Man or the Channel Islands.
Consequential Loss	Any costs that are directly or indirectly caused by the insured event which led to a claim unless specifically stated in this policy.
Date of Event	The date of the first breach of the tenancy agreement by the tenant or any other event which leads to a claim covered under this policy. Where there is more than one such event, the date of the first of these.
Deposit	The sum of money collected from the tenant and held by you or your agent in accordance with Section 213 of the Housing Act 2004 in respect of a tenancy agreement to which it applies to provide an indemnity for losses incurred by you arising from the tenant failing to perform their obligations set out in the tenancy agreement .
Dilapidations	Any repairs required or damage to the property , over and above general wear and tear, for which the tenant is liable in accordance with the tenancy agreement .
Fees	Any disbursement costs incurred by an appointed representative on your behalf in respect of services supplied by a third party. Disbursements may include, for example, barristers' fees (provided that the barrister is not acting under a conditional fee agreement or equivalent arrangement) or expert report fees.
Excess	The amount specified in the policy schedule you must pay in respect of legal costs and fees in respect of any one claim before the insurer shall be liable to make any payment, being: Section 1 – Rent and Eviction Section 1A - Rent Recovery: Nil when you have obtained a positive tenant reference in respect of the tenant ; or £200 where you did not obtain a positive personal reference in respect of the tenant reference . Section 1B - Rent Protection: Nil Section 1C - Eviction: Nil Section 2 - Property Owners Legal Expenses: £250 any one claim

<p>Guarantor</p>	<p>The individual or organisation shown in the tenancy agreement that has received a satisfactory tenant reference and has provided a financial guarantee of the tenant's performance of their obligations under the tenancy agreement.</p> <p>As a minimum requirement, these checks must include:</p> <ol style="list-style-type: none"> A credit check obtained from a licensed credit referencing company showing no County Court Judgements in the immediate preceding three years, no outstanding County Court Judgements and no undischarged bankruptcies; A written employer's reference confirming the gross monthly salary and that the guarantor is in current and permanent employment. You must ensure that the amount confirmed as their gross monthly income is equivalent to at least three times the gross monthly rent or Where the guarantor is self-employed, confirmation from their accountant of the guarantor's gross monthly income or sight of most recent 3 months bank statements or self-assessment tax return showing income received. You must ensure that the amount confirmed as their gross monthly income is equivalent to at least three times the gross monthly rent; If the guarantor is retired, evidence that their income from pension(s) after the deduction of normal living costs is at least two and a half times the monthly rent or that they have consistent savings in an account for at least six months of at least three times the monthly rent; Copies of two acceptable original forms of identification, one of which must be photographic identification.
<p>HMO</p>	<p>House in Multiple Occupation, being:</p> <ul style="list-style-type: none"> a property in which at least 3 tenants live, forming more than one household and with shared facilities such as toilet, bathroom or kitchen; or a large house in multiple occupation which is a property at least 3 storeys high in which at least 5 tenants live forming one household, and with shared facilities such as toilet, bathroom or kitchen.
<p>HMRC Investigation(s)</p>	<p>The investigation into your tax affairs by HM Revenue & Customs (HMRC) following a request by an officer of HM Revenue & Customs (HMRC) to examine your tax affairs relating to the letting of the property and issues a formal notice under S9A or 12AC of the Taxes Management Act 1970 or under Paragraph 24 (1) Schedule 18 Finance Act 1988.</p>
<p>Insurer</p>	<p>UK General Insurance Limited, who is an insurers' agent and in the matters of a claim, act on behalf of Great Lakes Insurance SE.</p>
<p>Inventory</p>	<p>A detailed record of the property's fixtures, fittings and contents and their respective condition.</p>
<p>Legal Costs</p>	<ol style="list-style-type: none"> Any professional legal fees and expenses that you are bound to pay reasonably incurred by the appointed representative; Any costs incurred by other parties that you become liable for in court, tribunal proceedings or under a settlement made with another party with the consent of the insurer but excluding any costs which you may be ordered to pay by a court of criminal jurisdiction or in adjudication proceedings other than the cost of the adjudicator.
<p>Limit(s) of Indemnity</p>	<p>The maximum amount payable under this policy, as specified below:</p> <p>Section 1 Rent & Eviction</p> <p>Section 1a – Rent Recovery</p> <ul style="list-style-type: none"> Any one claim: £100,000 The total of all claims within the period of insurance: £1,000,000 <p>Section 1b – Rent Protection</p> <p>The monthly rent shown in the tenancy agreement up to a maximum £2,500 per month. The maximum rent payable per claim is £25,000 or the equivalent of 12 month's rent, whichever is the lesser amount.</p> <p>Section 1c - Eviction legal costs and fees up to £100,000 per claim</p> <p>Section 2 – Property Owners Legal Expenses</p> <ul style="list-style-type: none"> Any one claim: £100,000 The total of all claims within the period of insurance: £1,000,000.

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Non-Panel Solicitor	<p>An appointed representative appointed by you and approved by us to represent you in pursuing a claim which is not a panel solicitor.</p> <p>If you decide to appoint a representative of your own choosing, they will be referred to within this policy as a non-panel solicitor. Please refer General Condition 4 Appointed Representative of this policy.</p>
Panel Solicitor	A solicitor recommended by us to you in the event of a claim , to act on your behalf and provide assistance.
Part 36 Offer	<p>Any offer made to settle a claim, where blame is accepted or not, made by either party throughout the claim.</p> <p>To be accepted, the offer must:</p> <ul style="list-style-type: none"> • be in writing; • call itself a Part 36 offer; • be open for at least 21 days, when the offeror will pay the opponent's costs, if accepted; • specify if the offer covers the whole claim, part of it, or an issue that arises in it and, if so, which; • advise whether any counterclaim is factored in.
Period of Insurance	The period for which the insurer has agreed to provide this insurance, unless otherwise agreed by us this will be 12 calendar months from the inception date of this policy.
Policy Schedule	The schedule provided in connection with this policy which outlines the cover provided including reference to the property .
Property	Buildings owned by you or that you are responsible for, and land immediately surrounding them which are used solely for domestic residential purposes within the territorial limits , detailed in the tenancy agreement and which are declared on the policy schedule .
Proportionate	The reasonable estimate of your appointed representative's legal costs acting for you must not be more than the amount in dispute of the likely award of damages.
Reasonable Prospects	A 51% or greater chance that you will recover losses or damages (or obtain any other legal remedy that we have agreed to, including an enforcement of judgement), make successful defence or make a successful appeal or defence of any appeal in your pursuit of civil proceedings .
Rent	The amount payable by the tenant to you as set out in the tenancy agreement .
Tenancy Agreement	<p>An agreement to use the property which amounts to a property right between you and the tenant in relation to the property which is:</p> <ol style="list-style-type: none"> a) An Assured Shorthold Tenancy agreement as defined within the Housing Act 1998 (as amended); or b) A Company Residential tenancy (company let) created after 28th February 1997 where the tenant is a Private Limited Company (Ltd) or Public Limited Company (Plc) and the property is let purely for residential purposes to an employee of the tenant; or c) A written common law residential tenancy agreement created after 28th February 1997 between individuals where the rent is in excess of £100,000 per annum; d) For tenancies in Scotland, an Short Assured Tenancy or Assured Tenancy as defined in the Housing (Scotland) Act 1988 or a Private Residential tenancy agreement created after the 1st December 2017 as defined within the Private Housing (Tenancies) (Scotland) Act 2016.
Tenant(s)	The individuals who has entered into a tenancy agreement with you , who are subject of the tenant reference and who occupy the property .
Tenant Reference	<p>Checks carried out on the tenant before the commencement of the tenancy agreement or this policy.</p> <p>As a minimum requirement, a tenant reference check must include:</p> <ol style="list-style-type: none"> a) A credit check obtained from a licensed credit referencing company showing no County Court Judgements in the immediate preceding three years, no outstanding County Court Judgements and no undischarged bankruptcies; b) A written employer's reference confirming gross monthly salary and that the tenant(s) are in current and permanent employment. You must ensure that the amount confirmed as their gross monthly income is equivalent to at least two and a half times the gross monthly rent; or

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	<p>c) Where the tenant is self-employed, confirmation from their accountant of the tenant's gross monthly income, or sight of most recent 3 months bank statements or self-assessment tax return showing gross income received. You must ensure that the amount confirmed as their gross monthly income is equivalent to at least two and a half times the gross monthly rent;</p> <p>d) Copies of two acceptable original forms of identification, one of which must be photographic identification.</p> <p>Where the tenant is a company, a company reference must be carried out showing no County Court Judgements and the agreed rent must not be greater than 85% of the company's credit limit.</p> <p>Where the tenant has failed to meet the requirements of the tenant reference a guarantor must be sought who must meet the above requirements.</p> <p>In the event the tenancy agreement has been in place for greater than 12 months at the inception date of this policy such checks will not be required provided there have been no breaches of the tenancy agreement and no late payments in the last 12 months and you are not aware of any changes in the tenant's financial circumstances. We will require the rent schedule for the last 12 months showing confirmation that payments for rent have been received in accordance with the tenancy agreement.</p> <p>In the event that the tenant has been late in making any rent payments in accordance with the tenancy agreement, breached their tenancy agreement, has failed to make any payment of rent within the preceding 12 months, or you are aware of changes in the tenants financial circumstances before the inception date of this policy you must undertake a new tenant reference check on the tenant(s) prior to the inception of this policy.</p>
Territorial Limits	The United Kingdom, Channel Islands and the Isle of Man.
You/Your	The individual, company, firm, partnership, management agent, association, or any other entity which owns or is responsible for the property shown on the policy schedule , which may include at your request, any of your employees including a director or partner.
We/Our/Us	Motorplus Limited t/a Coplus.

Cover

Section 1 Rent & Eviction

Section 1a Rent Recovery	
What is covered?	What is excluded?
<p>The insurer will indemnify you in respect of legal expenses incurred in the recovery of an undisputed debt for rent where the dispute and legal proceedings or rent arrears occur within the territorial limits and the claim is notified to us within 45 days of the date of event. Subject to:</p> <p>a) All rent debt recovery cases must be notified to the insurer within 45 days of the due date of the unpaid rent payment;</p> <p>b) The amount in dispute must exceed a minimum of £1,000 for the claim to be activated after the claim has been reported;</p> <p>c) All reasonable measures to recovery the rent must have been exhausted;</p> <p>d) The insurer selecting the most appropriate means of recovery.</p>	<p>The insurer will not pay claims arising from or associated with:</p> <p>a) More than two separate rent debt recoveries for any one tenant in any one period of insurance;</p> <p>b) Claims reported to us after 45 days of the due date of the unpaid rent payment;</p> <p>c) Claims where the total amount of unpaid rent is less than £1,000;</p> <p>d) Claims occurring outside the territorial limits;</p> <p>e) Any excess payable.</p>

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Section 1b Rent Protection and Dilapidations

What is covered?	What is excluded?
<p>The insurer will cover rent arrears due from the tenant under the tenancy agreement which you have notified to us within 45 days of the date of event and where you are pursuing a claim under Section 1b (or where a claim cannot be made under section 1b due to the tenant leaving of their own accord up until the date that the tenant has vacated the property) of this policy, subject to the following conditions:</p> <p>Rent Protection</p> <ul style="list-style-type: none"> a) After the initial payment any further rent protection payments will be made one month in arrears from the day the payment is due in accordance with the tenancy agreement, once confirmation is received that the tenant(s) has not vacated the property and no rent payment has been received; b) Where vacant possession is secured between unpaid rent payments due in accordance with the tenancy agreement, rent protection payment will be calculated on a pro-rata basis; c) If the tenant opts to claim benefits after a claim is initiated, rent will not be paid until the outcome of the benefits claim is known. If the tenant's benefit claim is rejected, rent will be paid under the policy backdated to the date that a payment was first due under the policy; d) A satisfactory tenant reference must have been obtained in respect of all tenants and or guarantor(s). <p>Dilapidations</p> <ul style="list-style-type: none"> a) You or your representative must inspect the property before the commencement of the tenancy agreement and provide an inventory to the tenant. The inventory must be signed by the tenant before the commencement of the tenancy agreement; b) You or your representative must inspect the property after vacant possession has been obtained and provide a check in and check-out report in the event of any claim for dilapidations. 	<ul style="list-style-type: none"> a) The insurer will not pay claims under this section until the rent has been in arrears for the equivalent of one complete month; b) Any rent payments due under the policy where you have failed to correctly issue and serve the appropriate statutory and contractual notices within a reasonable period on the tenant that may apply in the country that the property is located in. See general condition 2. Property Legal Disputes & Rent Protection claims for guidance in relation to this; c) Rent protection cover ceases once vacant possession has been gained; d) The amount equivalent to any deposit held will be deducted from the last rent protection payment unless the deposit is subsequently required to meet the cost of any dilapidations; e) In the event that you have received any overpayments of rent we reserve the right to recover these costs from you; f) Claims occurring outside the territorial limits; g) Claims not reported within 45 days of the date of event.

Section 1c Eviction	
What is covered?	What is excluded?
<p>The insurer will provide cover in respect of legal costs and fees incurred to evict a tenant from the property for any breach of tenancy agreement by the tenant within the territorial limits subject to:</p> <ul style="list-style-type: none"> a) Contact being made with the tenant and any guarantor within seven days if any rent is overdue to establish the reason for the arrears; b) If the tenant or guarantor cannot be contacted, and it is lawful to do so, you must then serve notice of a requirement to undertake an inspection in accordance with your obligations within the tenancy agreement and visit the property. If you are unsure that such an inspection is lawful, you should seek legal advice; c) You complying with General Condition 2. Property Legal Disputes & Rent Protection, which outlines your requirements in relation to issuing and serving the appropriate statutory and contractual notices. 	<ul style="list-style-type: none"> a) The insurer will not pay any claims where the appropriate statutory and contractual notices have not been correctly served on the tenant by you; b) Claims not reported within 45 days of the date of event; c) Claims occurring outside the territorial limits.

Section 2 Property Owners Legal Expenses

Section 2a Property Legal Disputes	
What is covered?	What is excluded?
<p>The insurer will indemnify you against legal costs and fees incurred in any dispute or civil proceedings occurring within the territorial limits made by or brought against you:</p> <ul style="list-style-type: none"> a) In respect of the physical possession of the property provided that where appropriate all statutory and contractual notices have been correctly served on the tenant by you. Please refer to general condition 2 - property legal disputes & rent protection claims for details of which notices may be applicable; b) In respect of the terms of the tenancy agreement relating to the use or maintenance of the property; c) In respect of actual or alleged negligence or nuisance originating from the property; d) In respect of non-payment of service charges due from a tenant provided the amount in dispute being more than £1,000 and any legal costs and fees being limited to 75% of the amount in dispute; e) In respect of actual or alleged dilapidations to the property subject to the amount in dispute being more than £1,000 and any legal costs and fees being limited to 75% of the amount in dispute; f) Under the Commonhold and Leasehold Reform Act 2002 or as amended; provided that you will suffer financial loss if you fail to pursue or defend the claim or civil proceedings. 	<p>The insurer will not pay claims arising from or associated with:</p> <ul style="list-style-type: none"> a) The pursuit or defence of claims relating to the payment or non-payment of any tax and/or mesne profits or any review of rent or service charge; b) Any dispute relating to rent, tax planning or building regulations or decisions or compulsory purchase orders or any actual, planned or proposed works by or under the order of any government or public or local authority; c) Any dispute arising from the negotiation, review or renewal of a tenancy agreement or the subsequent purchase of the property whether or not such purchase is completed; d) Any actual or alleged harassment of you or a tenant; e) A dispute over subsidence, heave or landslip howsoever caused; f) A contract dispute other than where the contract is a tenancy agreement; g) Any planning application, review or decision; h) Claims occurring outside the territorial limits; i) Claims not reported within 45 days of the date of event. j) The policy excess.

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Section 2b Repair & Renovation Disputes

What is covered?

The **insurer** will indemnify **you** against **legal costs** and **fees** incurred in the pursuit or defence of any dispute or **civil proceedings** made by or brought against **you** in a contractual dispute with a third party over the repair or renovation of the **property**. Subject to the following conditions:

- a) The **legal costs** and **fees** incurred in any **claim** or **civil proceedings** shall be limited to 75% of the sum in dispute;
- b) The amount in dispute exceeds £1,000 and the contract value is less than £100,000; and
- c) The work has commenced within the **period of insurance**.

What is excluded?

The **insurer** will not pay **claims** arising from or associated with:

- a) Contracts in relation to credit, insurance, securities or guarantees;
- b) Contracts where **your** liability or right of recovery is incurred through **your** agent or by assignment;
- c) Contracts governed by or alleged to be governed by the Consumer Credit Act 1974;
- d) Contracts of employment;
- e) A **tenancy agreement** or contracts for use of the **property**;
- f) **Claims** not reported within 45 days of the **date of event**;
- g) **Claims** occurring outside the **territorial limits**;
- h) The policy **excess**.

Section 2c Health & Safety Prosecutions

What is covered?

The **insurer** will indemnify **you** against **legal costs** and **fees** for, **your** obligations as a landlord, incurred within the **territorial limits** in:

- a) Defending a prosecution against **you** relating to the **property**, brought under the Health and Safety at Work Act 1974 in a court of criminal jurisdiction;
- b) An appeal by **you** against the service of an Improvement or Prohibition Notice under the Health and Safety at Work Act 1974 provided that the breach or alleged breach of the Health and Safety at Work Act or the Improvement or Prohibition Notice relates to the **property**.

What is excluded?

The **insurer** will not pay **claims** arising from or associated with:

- a) Any prosecution relating to or arising from investigations by HMRC;
- b) Any prosecution for offences against the person or offences of a sexual nature;
- c) Any prosecution for criminal damage;
- d) Any prosecution alleging dishonesty;
- e) Any **fees** or costs imposed by the Health and Safety Executive or any of its agents, for ongoing monitoring or assessment of **you** or the **property**;
- f) **Claims** not reported within 45 days of the **date of event**;
- g) **Claims** occurring outside the **territorial limits**;
- h) The policy **excess**.

Section 2d Tax Protection	
What is covered?	What is excluded?
<p>The insurer will indemnify you against professional expenses incurred because of a HM Revenue & Customs Investigation provided that:</p> <p>a) You must maintain proper, complete truthful and up to date records, including making all returns at the time due without having to pay any penalty; and</p> <p>b) You must provide all information reasonably required by HM Revenue and Customs within the statutory time limits.</p>	<p>The insurer will not pay claims arising from or associated with:</p> <p>a) Any claims where you are acting as a letting agent or a management agent;</p> <p>b) Any alleged tax avoidance scheme undertaken by you;</p> <p>c) Claims occurring when the Special Compliance Office is investigating your tax affairs;</p> <p>d) The normal reconciliation of annual accounts and VAT returns;</p> <p>e) Claims where deliberate misstatements or omissions have been made to the authorities;</p> <p>f) Any issue of law, practice or procedure not directly connected with a claim under this section;</p> <p>g) Any criminal prosecution;</p> <p>h) Claims where your tax affairs are being investigated solely because of an earlier investigation;</p> <p>i) Any HMRC Investigation(s) arising within the first 30 days of the first period of insurance unless it can be evidenced that you previously held comparable legal expenses cover with another insurer immediately prior to the inception date of this policy;</p> <p>j) Taxes, fines, interest or any other duties or penalties imposed upon you by any HMRC authority or court or tribunal;</p> <p>k) Claims not reported within 45 days of the date of event;</p> <p>l) Claims occurring outside the territorial limits;</p> <p>m) The policy excess.</p>

General conditions

The following conditions apply to all sections of this policy. **You** must comply with them where applicable for **your** insurance to remain in full force and effect.

1. Tenancy Agreement

- a) The **initial tenancy agreement** must be for a fixed period of at least 6 months, except in Scotland where the scope of the **tenancy agreement** falls under the Private Housing (Tenancies) (Scotland) Act 2016;
- b) The **property** must be entirely residential and remain solely for residential use;
- c) The **tenant** must be aged 18 years or over;
- d) **You** must not allow the **tenant** into possession of the **property** until;
 - i) The **tenancy agreement** has been signed by all parties; and
 - ii) A satisfactory **tenant reference** has been obtained before the start of the **tenancy agreement**; and
 - iii) All necessary statutory pre-grant notices to the **tenant** have been issued; and
 - iv) The first month's **rent** has been received in cash or cleared funds; and
 - v) A satisfactory **guarantor** reference and signed agreement have been obtained (where applicable).
- e) During the **tenancy agreement you** must:
 - i) Keep full and up to date rental records; and
 - ii) Not allow the **tenancy agreement** to be transferred to any other individual or organisation.

2. Property Legal Disputes & Rent Protection Claims

We will only agree to cover **your claim** if **you** have correctly issued and served the appropriate statutory and contractual notices within 14 days from the date **you** can legally serve the relevant notice on the **tenant** that may apply in the country that the **property** is located in.

In England and Wales the following notices may be applicable:

- Section 8 Housing Act 1988– Possession Notice
- Section 21 Housing Act 1988 – Notice to Quit

If **you** need assistance with this process please call the Legal Advice Helpline on **0333 241 3383**.

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3. Claims

- a) **You** must give notice to **us** within 45 days of the **date of event**;
- b) In the event of malicious damage by the **tenant**, **you** must give notice to the police as soon as possible after **you** have become aware of it and obtain a valid crime reference;
- c) **You** will take all necessary precautions to reduce the risk of a **claim** and to prevent or minimise **legal costs** and **fees** wherever possible. **Your** duty to take precautions includes (but is not limited to) ensuring that no action that could bring about a dispute is taken by **you** or any other person associated with **you**;
- d) In order for any **claim** to be accepted under cover section 2 Property Owners Legal Expenses of this policy, **we** must deem that there are **reasonable prospects** of success and that the **claim** is **proportionate**. Authorisation will need to be requested in writing in respect of all **legal costs** and **fees** to **us** before they are incurred;
- e) All **legal costs** and **fees** are subject to an independent assessment to ensure that they have been incurred reasonably;
- f) All **legal costs**, and **fees** and any other costs may only be incurred with **our** prior consent;
- g) **You** must take all steps necessary to assist in the recovery of any **claims** payment, **legal costs** and **fees** from a third party where appropriate and where **you** are able to do so;
- h) **You** will not enter or offer to enter any negotiation to settle the **claim** without **our** prior written approval to do so;
- i) **You** will not unreasonably withhold consent for **your appointed representative** to make an offer to settle the legal action;
- j) If an offer of settlement (which may include a **Part 36 offer**) is made that **we** or the **appointed representative** would deem fair and **you** do not accept it, the **insurer** will not be liable for any further costs incurred;
- k) **You** will not withdraw from any legal action without **our** permission to do so;
- l) In some circumstances, where **we** decide it is appropriate, **we** may elect to pay **you** the sum of damages that **you** are seeking and then end or not begin **civil proceedings**, and the **insurer** will not be liable for any further costs incurred;
- m) **You** must cooperate with **us**, providing all necessary information and assistance to **us** as required;
- n) **We** reserves the right to:
 - i) Take over any **claim** or **civil proceedings** at any time and conduct them in **your** name;
 - ii) Negotiate or settle any **claim** or **civil proceedings** on **your** behalf;
 - iii) Contact **you** directly at any point concerning **your claim**;
- o) In respect of Cover Section 1 Rent & Eviction and Section 2 Property Owners Legal Expenses **we** will only pay **claims** where **you** will suffer financial loss if **you** fail to pursue or defend the **claim** or **civil proceedings**.

4. Appointed Representative

- a) When **you** advise **us** of a **claim**, **we** will recommend an **appointed representative** from **our** panel of representatives to assist **you** and act on **your** behalf. If for any reason **you** are unhappy with **our** choice of representative, **we** will recommend another;
- b) **You** may appoint **your** own choice of representative, however if **you** choose to do so, this policy will not cover expenses over and above the costs that **our** panel would charge **us** in equivalent circumstances. For **your** information, this means that **we** would consider the seriousness of the **claim** and the location and class of representative that **you** choose. The hourly rate is currently limited to a maximum of £125 + VAT. **We** reserve the right to assess each case on its merits, and may agree to pay additional fees if **we** feel the situation warrants it. This will remain entirely at **our** discretion;
- c) The **appointed representative** will have direct contact with **us** and must cooperate fully with **us** always. **You** must cooperate with **your** representative, providing all necessary information and assistance to them as required;
- d) If for any reason **we** feel that **your** own choice of representative lacks the skills to act adequately on **your** behalf, **we** reserve the right to decline to fund legal expenses on that basis. **We** will give **you** notice of this in writing and the opportunity to appoint an alternative representative;
- e) Any **non-panel solicitor** that **you** appoint must sign **our** standard terms of agreement and adhere to all of its terms. **You** agree to **us** having access to **your appointed representative's** file relating to **your claim**. **You** will be considered to have provided express consent to **us** or **our** appointed agent to access the file for auditing, quality and cost control purposes.

5. Cancellation

If **you** decide that for any reason, this policy does not meet **your** insurance needs then please return it to **your broker** within 14 days from the day of purchase or the day on which **you** receive **your** policy documentation, whichever is the later. On the condition that no **claims** have been made or are pending, **we** will then refund **your** premium in full.

You may cancel the insurance cover after 14 days by informing **your broker**, however no refund of premium will be payable. The **insurer** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:

- a) Where the **insurer** reasonably suspects fraud.
- b) Non-payment of premium.
- c) Threatening and abusive behaviour.
- d) Non-compliance with policy terms and conditions.
- e) **You** have not taken reasonable care to provide accurate and complete answers to the questions **we** or **your broker** ask.

If the **insurer** cancels the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time the **insurer** has provided cover.

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Where the **insurer's** investigations provide evidence of fraud or misrepresentation, the **insurer** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information. This may result in **your** policy being cancelled from the date **you** originally took it out and the **insurer** will be entitled to keep the premium. If **your** policy is cancelled because of fraud or misrepresentation, this may affect **your** eligibility for insurance with the **insurer**, as well as other insurers, in the future.

6. Counsel's Opinion

Where reasonable and necessary, the **insurer** may obtain at **our** own cost, advice on prospects for **your claim** from an independent barrister. This will be in the event that there is a dispute on the prospects of success for **your claim**, between **your** choice of **appointed representative** and **our panel solicitors**.

7. Arbitration Clause

A dispute between **you** and **us** may arise, which may be referred to an arbitrator, who shall be either a solicitor or a barrister who **you** and **we** agree on in writing. If an arbitrator cannot be agreed then an arbitrator will be appointed by the authorised body identified in the current arbitration legislation. The decision of the arbitration shall be final and binding on both parties and he or she will decide who should pay the costs of the arbitration. If costs are awarded against **you**, they are not covered under this policy. This arbitration condition does not affect **your** rights to take separate legal action.

If a disputed **claim** is not referred to arbitration within 12 months of **your claim** being turned down, **we** will treat the **claim** as abandoned.

8. Fraudulent Claims

You must not act in a fraudulent way. If **you** or anyone acting for **you** deliberately:

- fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy;
- fails to reveal or hides a fact likely to influence the cover **we** provide;
- makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
- sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
- makes a **claim** under the policy, knowing the **claim** to be false or fraudulent in any way;
- makes a **claim** for any loss or damage **you** caused deliberately or with **your** knowledge; or
- if **your claim** is in any way dishonest or exaggerated.

We will not pay any benefit under this policy or return any premium to **you** and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent **claim**. **We** may also take legal action against **you** and inform the appropriate authorities.

9. Statutory Regulations

In all matters relating to the performance of this insurance contract, it is the responsibility of both **you** and **us** that **we** both respectively comply with all Acts of Parliament and with all orders, regulations and bylaws made with statutory authority by Government Departments or by local or other authorities. The cost of meeting the requirements of this clause will be payable by **you** and **us** in **our** own rights respectively.

10. Severability Clause

If any term of this contract of insurance is to any extent invalid, illegal or incapable of being enforced, such term will be excluded to the extent of such invalidity, illegality or unenforceability, all other terms will remain in full force and effect.

11. Proportionality

Where an award of damages is the only legal remedy to a dispute and the cost of pursuing **civil proceedings** is likely to exceed the value of any such award of damages, the most the **insurer** will pay in respect of **legal costs** and **fees** is the value of the likely award of damages.

12. Acts of Parliament

All references to Acts of Parliament in this policy shall include the equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands and shall include any subsequent amendments, re-enactments or regulations.

General exclusions

The **insurer** will not pay **claims** arising out of or in connection with:

1. Any dispute:
 - a) arising during the first 90 days of the first **period of insurance**, if the **tenancy agreement** commenced before the inception date of this policy; or
 - b) arising during the first 90 days of the first **period of insurance**, unless it can be evidenced that **you** previously held comparable legal expenses cover with another insurer immediately prior to inception of this policy;

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2. Any **claim** not notified to **us** within 45 days of the **date of event**;
3. Any **claim** for amounts in excess of the **limit(s) of indemnity**;
4. Any **claim** where the **date of event** is outside the **period of insurance** and which has or which **you** knew or ought reasonably to have known may give rise to a dispute by or against **you**;
5. Any **claim** where the **deposit** is not properly protected in accordance with the relevant legislation or deposit replacement scheme;
6. Any **claim** made, brought or commenced outside the **territorial limits**;
7. A **tenant** residing in an **HMO** property for whom a **tenant reference** has not been obtained;
8. Any **claim** where there are more than twenty five **tenants/ tenancy agreements** in relation to the **property**;
9. Any **claim** under section 1b where **you** have not obtained a satisfactory **tenant reference** in respect of each **tenant** or **guarantor**;
10. The **excess** for any **claim** under this section 1a where **you** have not obtained a satisfactory **tenant reference** in respect of each **tenant** or **guarantor** (if applicable);
11. Any increased **claims** costs as a result of legal notices not being served by **you** within the required timescales or served incorrectly as detailed in general condition 2 Property Legal Disputes & Rent Protection claims;
12. **Legal costs** and **fees** incurred whilst **you** are bankrupt, in administration or in receivership, or if **you** have entered into a voluntary agreement with creditors;
13. The pursuit or defence of the payment or non-payment of any tax;
14. **Claims** relating to subsidence, ground heave, landslip, mining or quarrying;
15. Any planning application review or decision;
16. The defence in **civil proceedings** against **you** arising from:
 - a) Injury or disease;
 - b) Loss, destruction or damage of or to property (other than as specified in 'Sections of Cover'); or
 - c) Any tortious liability (other than as specified in 'Sections of Cover');
17. Fines or other penalties imposed by a court or tribunal;
18. If at the time any **claims** are made by **you** under this policy there is any other insurance covering the same liability, the **insurer** will not be liable to pay or contribute more than their proportion of the **claim**;
19. Any **claim** arising out of the deliberate, conscious, intentional or negligent disregard by **you** of the need to take all reasonable steps to avoid and prevent **claims, civil proceedings** or disputes;
20. Any dispute with Government or Local Authority departments concerning the imposition of statutory charges;
21. Disputes between **you** and any parent or subsidiary company or partner;
22. Any dispute between **you** and the **insurer**, the **appointed representative, us** or **your broker**;
23. Any **claim** arising out of breach or alleged breach of confidentiality or passing of whether related to intellectual property or not or the use or alleged use of any intellectual property;
24. Any **claim** relating to alleged violence or dishonesty on **your** part;
25. Any **legal costs** and **fees** incurred in any appeal proceedings, unless:
 - a) **we** agreed to cover the original **claim**;
 - b) **we** deems that the matter has **reasonable prospects**; and
 - c) **we** are notified of the decision to appeal at least 7 days before the deadline to appeal;
26. Judicial review;
27. Any **claim, consequential loss**, legal liability or any loss or damage to property directly or indirectly caused by or contributed to by seepage, pollution or contamination of any kind;

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28. Any **legal costs** and **fees** which **you** should or would have had to incur irrespective of any dispute;
29. Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war is declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority;
30. Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation;
31. Any direct or indirect consequence of:
 - Irradiation, or contamination by nuclear material; or
 - The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
 - Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter;
32. Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this policy, Electronic Data shall mean facts, concepts and information stored to form useable communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

Other formats

If **you** require this document in any other format please do not hesitate to contact **us**.

Telephone calls

Please note that for our mutual protection telephone calls may be monitored or recorded.

Fraud prevention, detection and claims history

In order to prevent and detect fraud **we** may at any time:

- share information about **you** with other organisations and public bodies including the police;
- check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this.

We and other organisations may also search these agencies and databases to:

- help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household;
- trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies;
- check **your** identity to prevent money laundering, unless **you** provide **us** with other satisfactory proof of identity;
- undertake credit searches and additional fraud searches.

Renewal procedure

The term of **your** Landlord policy is for one year. The **period of insurance** will end exactly one year after inception unless **you** renew **your** policy. If **you** wish to renew this insurance policy please contact **your broker** who will be able to discuss **your** requirements.

Contracts (Rights of Third Parties) Act 1999

The terms of this policy are only enforceable by the named insured. A person who is not a named insured has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party, which exists or is available apart from that Act.

Your agreement with others

This contract of insurance is personal to **you** the policyholder, and the **insurer**.

We will not be bound by any agreement between **you** and **your appointed representative**, or **you** and any other person or organisation.

You may not assign any of the rights under this policy without the **insurer's** express prior written consent.

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Governing law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **your** main residence is situated.