



## Property Owners Legal Protection - Summary of Cover

Property owners are faced with an increasingly complex legal environment, with numerous laws and regulations that affect many aspects of property ownership. The potential need to take legal advice or pursue or defend interests has never been greater. So whether it be the actions of squatters, planning issues, **Residents/line** has put in place a comprehensive legal protection package that protects you against the extra and often unbudgeted cost of legal services.

### **Property Protection**

This cover provides protection for civil action following any event causing or likely to cause physical damage to your property or any nuisance or trespass. It also includes defence or appeal against judgements. Norwich Union's market leading Property Owners Legal Protection covers legal costs arising from a variety of incidents in connection with the ownership and leasing of property, with a indemnity limits of £50,000. In respect of civil cases, the cover is subject to the case having prospects of winning or making a successful defence. This will be assessed by their claims administrators or a solicitor appointed by them.

### **Legal Defence**

This cover will defend you or an employee acting on your behalf if any criminal action or certain civil action is taken against you for any non-motor related incident arising in connection with the business. This includes cover in the event of prosecution under health and safety legislation, data protection rules and in the event of wrongful arrest. Cover includes appealing against the imposition of a statutory notice issued under legislation affecting your business. Also covered is defence against civil proceedings taken against your employees for unlawful discrimination – this will ensure your employees are protected if they are drawn into a dispute over an accusation of discrimination.

### **Employment Disputes and Compensation Awards**

Employment law is constantly changing and is becoming increasingly complex and confusing. Keeping up with these changes alone can be a full time job. Norwich Union will defend your legal rights under employment legislation and following a successful action by an employee, prospective employee, alleged or ex-employee they will pay any compensation award made. There is no waiting period, which means cover is operative immediately.

### **Contract Disputes**

Cover is provided to negotiate disputes relating to a contract you have entered into with a customer or supplier for the purchase or sale of goods or services where the amount in dispute exceeds £250. Cover includes all current contracts irrespective of when you entered into the contract (some policies only cover disputes for contracts entered into after the inception of the policy).

### **Debt Recovery**

Cover to negotiate your legal rights including enforcement of judgements to recover money and interest due from a customer or supplier following the sale or provision of goods or services where the amount in dispute exceeds £250.

### **Tax Protection**

We will represent you in any appeal proceedings with the Inland Revenue in a full or aspect enquiry following your corporation tax self-assessment return. Representation for appeal proceedings with HM Customs and Excise in respect of Value Added Tax due is also included.

### **Bodily Injury**

This cover is provided to negotiate your, your employees' or family members' legal rights following bodily injury not involving a motor vehicle which occurs in connection with the business.



## EXCLUSIONS

Principal exclusions are listed for each section. For a full list of exclusions and cover options please refer to the policy document, which is available on [www.residentsline.co.uk](http://www.residentsline.co.uk) or call Residentsline on 0800 281235 for a copy

**Property Protection** A contract dispute • A motor vehicle • Mining subsidence  
**Contract Disputes** A lease, a licence or tenancy of land or buildings (cover is available under residential repossession and commercial lease protection section)  
• The first £500 of any claim if the amount in dispute exceeds £5,000 • Any claim relating to the settlement under an insurance policy • A dispute arising from the purchase, hire or sale of specifically tailored computer equipment • Undisputed debts (cover is provided for this under Debt Recovery) **Debt Recovery** Any claim relating to the settlement under an insurance policy • A dispute arising from the purchase hire or sale of specifically tailored computer equipment • Disputed debts (cover is provided for this under Contract Disputes)  
**Tax Protection** The first £250 of each and every claim in respect of aspect enquiries • Claims caused by your failure to register for Value Added Tax • Investigation by HM Customs and Excise into alleged dishonesty or criminal offences  
**Employment Disputes and Compensation Awards** In respect of the Compensation Awards cover you must follow the advice of the legal helpline or the Advisory, Conciliation and Arbitration Service (ACAS) code of Disciplinary Practice and Procedures in Employment for cover to be effective • In respect of redundancies you must follow the advice of the legal helpline prior to serving notice of dismissal.

## The claims service

The claims service for the Property Owners Legal Protection policy is administered by DAS Legal Expenses Insurance Company Limited (DAS) on behalf of Norwich Union. DAS is the UK's leading legal expenses provider with many years experience in dealing with legal disputes on behalf of customers. DAS will administer the claim. If a solicitor is required to deal with your legal problem, DAS will appoint one from their approved panel of solicitors. These solicitors have been carefully chosen as experts in the areas of the law covered by the policy and are required to comply with service standards set by DAS.

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This summary provides an outline of the cover provided. The policy is a legal document and describes the insurance in precise terms. A copy of the full policy terms and conditions is available on [www.residentsline.co.uk](http://www.residentsline.co.uk) or call **Residentsline** on 0800 281235.

Arranged by Residentsline Limited 22 Darlington Street, Wolverhampton WV1 4HW. Authorised and regulated by the Financial Services Authority.

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