

STRIDE LANDLORD

FOR RESIDENTIAL LANDLORDS

POLICY OF INSURANCE

This insurance is a contract between **you** and Financial & Legal Insurance Company Limited (registered in England under Company No. 03034220 and by the Financial Services Authority under no 202915), the **Insurer**. This insurance is only in force if a current **Insurance Certificate** has been issued by MSL Legal Expenses Limited. Please read both very carefully and keep them together. If the **Insurance Certificate** is incorrect in any way, please tell **MSL** immediately.

Subject to the terms, conditions, and exclusions of this insurance, the **Insurer** will indemnify **you**, up to the limits specified in the schedule for any one **Claim**, against **Legal Expenses** which may be incurred by **you** during any **Period of Insurance** and for which **MSL** has accepted **your** premium.

You must therefore ensure that all the information **you** have given **MSL** is accurate and that **you** have not withheld any material facts. Also, **you** are required to tell **MSL** as soon as possible if there are any changes which will materially affect this insurance. Failure to do so may invalidate this insurance.

This insurance has been effected with and is signed on behalf of Financial & Legal Insurance Company Limited.



**N. Garner, Group Managing Director,
MSL Legal Expenses Limited.**

DEFINITIONS

Each of the words or phrases listed below will have the same meaning wherever they appear in **bold** in this insurance.

Claim	A request for payment of Legal Expenses resulting from one or more events or circumstances arising in the Territorial Limits at the same time from the same cause.
Collective Conditional Fee Agreement	Means the separate agreement between the Insurer and the Nominated Representative for paying his or her professional fees which is an enforceable Conditional Fee Agreement within the meaning of section 58, 58A, Courts and Legal Services Act 1990, the format and contents of which have been agreed to by us before it is entered into.
Conditional Fee Agreement	Means the separate agreement between the Insured and the Nominated Representative for paying his or her professional fees which is an enforceable Conditional Fee Agreement within the meaning of section 58, 58A, Courts and Legal Services Act 1990, such agreement only to be in the form provided by the Insurer .
Date of Occurrence	The date of the incident leading, [or potentially leading,] to a Claim in which the Insured Person brings or defends a non-criminal action initiated to protect or preserve a civil or private right or matter. Civil cases in the context of this Cover include, but are not limited to, cases of debt recovery; occupiers' liability; notices to quit; possession proceedings; neighbour nuisance and injunctions; lease disputes and dilapidation disputes. If there is more than one incident arising at the same time or from the same cause, then the Date of Occurrence is the first of these incidents.
Dilapidation	The monetary cost of putting right any damage caused or an alteration occasioned by the Tenant .
Excess	The amount specified on the Insurance Certificate that the Insured Person must pay in respect of any one Claim .
Financial & Legal Group Ltd	Financial & Legal Group Ltd is made up of the following companies: <ul style="list-style-type: none">• Financial & Legal Insurance Company Limited• MSL Legal Expenses Limited• MSL Vehicle Rental Limited• Financial & Legal (UK) Services Limited
Housing Acts	The Housing Act 1988, the Housing Act 1996, the Housing (Scotland) Act 1988, any amending, superseding or equivalent legislation applicable in the Territorial Limits .
Insurance Certificate	The certificate of insurance that proves that you have paid the premium and specifies the level of cover provided and the Excess amount.
Insured Person	The Policyholder and the directors, partners, managers and all other employees of your business.
Insurer/Their/Them/They	Financial & Legal Insurance Company Limited, No.1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire, SK8 3GW
Legal Expenses	The fees, costs, disbursements and other professional charges which we have agreed to fund: <ol style="list-style-type: none">i) Reasonably and necessarily incurred by a Nominated Representative; andii) Incurred by other parties, in civil cases if you have been ordered to pay them or pay them with our written agreement.
Legal Proceedings	The pursuit of civil legal disputes and tribunal made by or brought against the Policyholder , including appealing or defending an appeal against judgement, within the jurisdiction of a court or other body in the Territorial Limits .
MSL/We/Us/Our	MSL Legal Expenses Limited, No.1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire, SK8 3GW which manages this insurance on behalf of the Insurers .
Nominated Representative	A solicitor, claims negotiator or other suitably qualified person appointed in accordance with the terms of this insurance. In regards to Claims in respect of death, bodily injury and Part1 Rent Recovery and Part 4 Property Protection of the Cover, the Nominated Representative must have signed either a Collective Conditional Fee Agreement or a Conditional Fee Agreement with the Insurer .
Period of Insurance	The period shown on the Insurance Certificate and for which you have paid or agreed to pay and we have agreed to accept a premium.
Rent	The periodical payment for use of the property the subject of this insurance.
Tenancy Agreement	Tenancy Agreement(s) renting the residential property from the Policyholder . The written Tenancy Agreement for the property between the Policyholder and the Tenant .
Tenant	The person(s), company, partnership or association as defined in the Tenancy Agreement(s) renting the property from the Policyholder .
Territorial Limits	The United Kingdom and any other territories for which cover is expressly provided under the policy.
United Kingdom	England, Wales and Scotland.
You/Your/Policyholder	The person(s) named in the policy and the Insurance Certificate as the Policyholder .

THE COVER

The **Insurer** will indemnify **you** and, where requested by **you**, any other **Insured Person** against **Legal Expenses** in any 1 **Claim** up to the amount stated on the **Insurance Certificate** falling within the scope of Parts 1 to 5 below for which insurance has been purchased and premium paid as shown on the **Insurance Certificate** and which arise from the conduct of **your** business based within the **Territorial Limits** and from **Legal Proceedings** made or brought against the **Insured Person**, including appealing or defending an appeal against judgment under the following parts provided that:

- i) The **Date of Occurrence** is within the **Period of Insurance**
- ii) In respect of each and every **Claim** the **Insured Person** is responsible for paying the applicable first amount of such **Claim** as stated in the **Certificate of Insurance**
- iii) **You** bring no more than 2 **Claims** in any 1 **Period of Insurance** (not taking into account any **Claim(s)** rejected by **MSL**) except where stated otherwise in Parts 1 to 5 below.
- iv) The amount in dispute exceeds £250. Unless expressly state otherwise; i.e. Part 1 i) Rent Recovery; Part 3 i) Property Legal Disputes
- v) **You** pay the first £150 of **Legal Expenses** in respect of any **Claim** (apart from any **Claim** under Part 2 Rent Guarantee where there is a minimum **Excess** of 1 months **Rent** unless a higher amount is specified in the **Insurance Certificate**).

STANDARD COVER

1 Rent Recovery

The recovery of an undisputed debt for rent unpaid by **your Tenant** provided that:

- i) The amount in dispute exceeds £400
- ii) All rent debt recovery cases are notified to **us** within 45 days from the date the rent was first due and payable
- iii) All **your** normal credit control procedures have been exhausted
- iv) **MSL** may select the most appropriate means of recovery
- v) Throughout the entire period of cover, which includes the initial **Period of Insurance** and each subsequent period of insurance following renewal, **you** do not make more than 2 rent debt recovery **Claims** in respect of the same **Tenant**
- vi) **MSL** are satisfied that the **Tenant** has the financial means to satisfy any court judgment.

2 Rent Guarantee

Any **Rent** that remains unpaid (that is notified to **us** by **you** within 60 days of becoming due) until vacant possession has been obtained *provided that*:

- i) At least 1 credit reference and 1 other reference have been taken in respect of each **Tenant** prior to the inception of the **Tenancy Agreement** and that such references are satisfactory. In the case of students or DSS **Tenants** a credit reference with a „pass“ rating has been obtained from a recognised tenant reference company
- ii) The liability of the **Insurer** is restricted to the lower of either the value of 6 months' **Rent** or £10,000 or any other amount specified in the **Insurance Certificate**
- iii) There is a minimum excess of 1 month's **Rent** unless a higher amount is specified in the **Insurance Certificate**
- iv) It is a condition precedent to liability under this section of the policy that there must be no other dispute between the **Policyholder** and their **Tenant**
- v) **You** have notified **us** and are pursuing a **Claim** under Part 1 of this policy
- vi) Any **Claim** for Housing Benefit (when ever such a **Claim** is made) by the **Tenant** in respect to **Rent** has been formally declined by the relevant authority.

All **Claims** from any incidents that occur within the first 90 days (or 45 days if the **Period of Insurance** is 6 months) of the first **Tenancy Agreement** for the property with each **Tenant** that may lead to a **Claim** under this Part of the policy are specifically excluded.

3 Property Legal Disputes

- i) The letting of the property owned by **you** *provided that* the amount in dispute is more than £400; and
 - a) The letting is in compliance with the provisions of the **Housings Acts**
 - b) If it is not a letting within the terms of the **Housing Acts**, it is in accordance with relevant law including where the property is let to a company and / or where the annual rental exceeds £25,000
- ii) A **Tenant's** or other third party's alleged or actual negligent act or omission, nuisance, trespass or criminal damage relating to the property which causes or could cause physical damage or pecuniary loss *provided that* no contract exists between **you** and the third party *other than* a **Tenancy Agreement** or for the repair, renovation, reinstatement or redecoration of the property
- iii) The alleged or actual infringement of the legal rights of:
 - a) the **Policyholder**
 - b) a **Tenant** or other third party by the **Policyholder** arising out of or relating to the rightful occupation or ownership of the property by **you**
- iv) Any contract entered into by **you** during the **Period of Insurance** for the sale or purchase of the property *excluding* any dispute that **you** may personally have arising from or relating to the breakdown of a marriage or quasi-marital relationship.

ADDITIONAL COVER (See Insurance Certificate as to whether this cover is included)

4 Property Protection

Any civil action relating to material property, owned by the **Policyholder** or for which the **Policyholder** is responsible arising out of:

- i) An alleged or actual negligent act or omission of , or
- ii) Any nuisance, trespass or criminal damage by a third party which causes physical damage to such material property or pecuniary loss to the **Policyholder**.

5 Bodily Injury

Death of or bodily injury to an **Insured Person** excluding any **Claim** relating to:

- i) Any illness, naturally occurring condition or degenerative process which develops gradually and is not caused by a specific or sudden accident
- ii) The defence of an **Insured Person** other than the defence of a counter-claim or an appeal against judgement.

CONDITIONS

1 Your Responsibilities

You must:

- i) You must notify **MSL** as soon as is reasonably possible of any change in the information given to us which may affect this insurance or of any circumstances which may give rise to a **Claim**. Failure to do so may invalidate this insurance or may result in cover not operating fully. We reserve the right to alter the terms, charge an additional premium or cancel this insurance should we become aware of any fact which may affect the cover provided by the insurance
- iii) You must:
 - a) Observe the terms, conditions and exclusions of this insurance
 - b) Take all reasonable steps to prevent any incident that may give rise to a **Claim**
 - c) Take all reasonable steps to minimise the amount payable under this insurance
 - d) Take all reasonable steps to resolve any dispute that may otherwise give rise to a **Claim**, by way of negotiation, mediation or any other available alternative dispute resolution procedure

If during the **Period of Insurance** the above circumstances cease to apply to the **Policyholder**, you must immediately notify **MSL**. In such event the **Insurer** reserves the right:

- a) To charge an additional premium to continue cover; or
- b) To cancel this insurance and to refund a proportionate part of any premium paid based upon the number of complete months to the expiry of the **Period of Insurance** in relation to the full **Period of Insurance**.

2 Fraudulent claims or statements

If any **Claim** or statement made by any **Insured Person** or the **Policyholder** is in any respect overstated, false or fraudulent, **MSL** will have the right to refuse to pay a **Claim** or to avoid this insurance in its entirety.

3 Reporting a claim

MSL should, as soon as possible, and no later than 180 days after the **Date of Occurrence** be notified in writing of any potential **Claim** including any written or other evidence. You will be required to provide the names of any possible witnesses and details, produced at your own expense, of any costs incurred prior to **MSL** accepting the **Claim**, including any action already taken.

4 Acceptance of a claim and right to refuse indemnity

The **Insurers** or **MSL** on their behalf are entitled to refuse to accept a **Claim**, or to continue to indemnify an **Insured Person** where:

- i) In our opinion
 - a) the **Policyholder** and/or any other **Insured Person** has not disclosed any material information to **MSL** or the **Insurers**
 - b) the **Policyholder** and/or the **Insured Person** have failed to provide **MSL** or to the **Nominated Representative** with any relevant information and/or supporting evidence
- ii) In the opinion of the **Nominated Representative**, there do not or no longer exist reasonable prospects of success, and where applicable, that there are no reasonable prospects of recovery from the other party
- iii) In our or their opinion, after having taken advice from our or their own advisers (who are not the **Nominated Representative**) or Counsel, there do not or no longer exist reasonable grounds for believing that the **Legal Proceedings** have a reasonable prospect of success, and where applicable, that there are no reasonable prospects of recovery from the other party

We may, at any time, require you to obtain at your own expense an opinion from Counsel as to the merits of **Legal Proceedings**. Payment will be made under this insurance, subject to the limit applicable to the **Claim**, to include the cost of obtaining the opinion only, if Counsel's opinion clearly demonstrates that there are reasonable grounds for pursuit or defence of the **Legal Proceedings**. If the **Insurers** or **MSL** on their behalf refuse to accept a **Claim** or to continue to indemnify an **Insured Person**, they or we will give the reason(s) in writing to the **Policyholder** and the **Insured Person**. In all cases, the onus shall be on you to demonstrate to the **Nominated Representative**, or to our own advisers or counsel (as appropriate) that such reasonable grounds as referred to above exist. Your cost of investigation and other expenses relating to you seeking to prove that such reasonable grounds do exist are not covered under this insurance.

5 References

It is a condition precedent to liability that with regards to Parts 1 Rent Recovery, 2 Rent Guarantee and 3 Property Legal Disputes of the Cover:

- i) A satisfactory financial reference from a previous landlord or recognised financial institution or credit reference is obtained
- ii) A satisfactory character reference is obtained.

6 Legal Representation

Provided that in respect of a claim relating to i), ii), iii), iv) and v) below the **Nominated Representative** must have signed either a **Collective Conditional Fee Agreement** or a **Conditional Fee Agreement** with the **Insurer**

- i) Before **MSL** accept a **Claim**, we will tell you the name and address of our nominated **Nominated Representative**. That person will not become the **Nominated Representative** until **MSL** confirm in writing that they have accepted the **Claim**
- ii) If **MSL** agree to the commencement of **Legal Proceedings** then an **Insured Person** has the right to nominate a **Nominated Representative**. This must be done by sending **MSL** the name and address prior to the commencement of any **Legal Proceedings**
- iii) When a **Nominated Representative** is appointed **MSL** will send them a copy of their terms of appointment which must be accepted by the **Nominated Representative** before commencing any work for you
- iv) If **MSL** and an **Insured Person** do not agree about the choice of the **Nominated Representative**, both parties may agree in writing to choose a second suitably qualified person to decide the matter
- v) The **Insured Person** shall always have regard to Condition 1 iii) c) both in relation to the nomination of a **Nominated Representative** and in relation to the conduct of the **Legal Proceedings**

- vi) This Condition 6 also applies where a conflict of interest arises during **Legal Proceedings** or arises from the handling of a **Claim** and the appointment of a replacement **Nominated Representative** is required.

7 Control of the Claim

- i) All information, evidence and documents relating to the **Legal Proceedings** must be provided, at the **Insured Person's** own expense, to the **Nominated Representative** when requested and the **Insured Person** must meet with the **Nominated Representative** when requested
- ii) The **Insured Person** must keep the **Nominated Representative** regularly informed of all developments and co-operate fully in all respects
- iii) **MSL** must have direct access to the **Nominated Representative** at all times
- iv) The **Insured Person** must give the **Nominated Representative** any instructions asked for by **MSL** including for the supply of any documents or other information required by **MSL**
- v) **MSL** is entitled to require the **Policyholder** and/or the **Insured Person** to immediately produce to us all information, evidence, legal advice and documents relating to the **Legal Proceedings** in the possession or custody of the **Policyholder**, the **Insured Person** or the **Nominated Representative**
- vi) The **Policyholder** or the **Insured Person**, directly or via the **Nominated Representative**, must inform **MSL** immediately in writing if anyone makes an offer to settle the **Legal Proceedings**.

8 Payment under this insurance

- i) If any offer to settle **Legal Proceedings** which equals or exceeds the total damages (including any interest) eventually recovered by the **Insured Person** in the **Legal Proceedings** is not accepted by the **Insured Person**, the **Insurers** will have no liability in respect of **Legal Expenses** incurred after such refusal unless **MSL** has given its written agreement to the continuation of the **Legal Proceedings**
- ii) When requested by **MSL** the **Insured Person** must instruct the **Nominated Representative** to have the **Legal Expenses** made subject to detailed assessment or audit by the relevant court or tribunal
- iii) All accounts, orders, or awards of a court or tribunal for **Legal Expenses** to be paid under this insurance must be submitted to **MSL** promptly
- iv) Following receipt of the relevant accounts, orders or award of a court or tribunal for **Legal Expenses** to be paid under this insurance, payment will be made direct to the **Nominated Representative**, to the other party's legal representative or to such other party as is appropriate according to the terms of any order or award of the court or tribunal
- v) If the **Insured Person** withdraws from the **Legal Proceedings** without the agreement of **MSL**, cover will cease immediately and **MSL** will be entitled to be reimbursed for any **Legal Expenses** previously agreed or paid to or on behalf of the **Insured Person** in respect of such **Legal Proceedings**.

9 Recoveries

The **Insurer** or **MSL** on their behalf reserve the right to take **Legal Proceedings** in your name, at their own expense and for their own benefit, to recover any payment **MSL** have made under this insurance to anyone else. If you or an **Insured Person** recovers any **Legal Expenses** previously paid under this insurance from any other party, such **Legal Expenses** must be immediately repaid to us.

10 Arbitration

Any dispute or difference of any kind between the **Insurers**, **MSL** and an **Insured Person** will be referred to arbitration by a single arbitrator who will be either a barrister or solicitor. If the parties are unable to agree on the appointment of an arbitrator, all parties agree to accept an arbitrator nominated by the President of a relevant national Law Society. The arbitrator's decision will be final and binding on all parties and the unsuccessful party shall be responsible for any costs incurred by the successful party in the arbitration proceedings as well as their own costs.

11 Assignment

This insurance is between and binding upon the **Insurers** and the **Policyholder** and their respective successors in title, but this insurance may not otherwise be assigned by the **Policyholder** without the **Insurer's** prior written consent.

12 Waiver

If the **Insurers**, **MSL** or any **Insured Person** fail to exercise or enforce any rights conferred on a them by this insurance, the failure to do so will not be deemed to be a waiver of such right, nor will it bar the exercise or enforcement of, such rights at any subsequent time.

13 Governing law

This insurance is governed by English law.

14 Third party rights

Unless expressly stated in this insurance, nothing in this insurance will create any rights in favour of any person pursuant to the Contracts (Rights of Third Parties) Act 1999. This Condition does not affect any right or remedy, of any person, which exists or is available otherwise than pursuant to that Act.

15 Cancellation Rights

The **Insurer** may cancel the policy by giving 30 days' notice of cancellation posted to the address given by the **Policyholder** .

16 Financial Services Compensation Scheme

MSL (and the **Insurers**) are covered by the Financial Services Compensation Scheme, established under the Financial Services and Markets Act 2000 (the "Compensation Scheme"). If **MSL** and the **Insurers** are unable to meet their obligations under the Landlord Policy an **Insured Person** may be entitled to compensation from the Compensation Scheme.

17 Data Protection

Any personal information provided by you may be held by us and the **Insurer** in relation to your insurance cover. It may be used by us or the **Insurer's** relevant staff in making a decision concerning your insurance and for the purpose of servicing your cover and administering claims. Information may be passed to loss adjusters, solicitors, reinsurers or other service providers for these purposes. We may obtain information about you from credit reference agencies, fraud prevention agencies and others to check your credit status and identity. The agencies will record our enquiries, which may be seen by other companies who make their own credit enquiries. We will check your details with fraud prevention agencies. If you provide false or inaccurate information and we suspect fraud, we will record this.

We and other organisations may use these records to:

1. Help make decisions on legal expense insurance proposals and insurance claims, for **you** and members of **your** household
2. Trace debtors, recover debt, prevent fraud, and manage **your** insurance policies
3. Check **your** identity to prevent money laundering, unless **you** furnish **us** with satisfactory proof of identity.

This may involve the transfer of **your** information to countries which do not have Data Protection laws.

Under Data Protection legislation, **you** can ask us in writing for a copy of certain personal records held about **you**. A charge may be made for this service.

We and other companies in the **Financial & Legal Group Ltd** may use **your** details to:

1. Send **you** information about other products and services that may interest **you**
2. Carry out research.

We may contact **you** by letter, e-mail or phone. If **you** would prefer not to receive marketing information or take part in research, simply tell **us** when **you** call next.

We will not make **your** personal details available to any companies outside the **Financial & Legal Group Ltd** to use for their own marketing purposes.

EXCLUSIONS

This insurance does not cover any claim

1 War Risks

Legal Expenses arising from any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, confiscation, requisition or damage to property by or under the authority of any government, public or local authority.

2 Radioactive Contamination and Pressure Waves

Legal Expenses arising from any expense, loss of any income, legal liability or any loss or damage, to property directly or indirectly caused by, contributed to, by or arising from any of the following, or from any similar reaction or event

- i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- ii) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly
- iii) Pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.

3 Road traffic accidents

Legal Expenses arising from a road traffic accident.

4 Libel or slander

Relating to written or verbal remarks.

5 Deliberate acts

Cause of action intentionally brought about by an **Insured Person**.

6 Dishonesty, violence or criminal acts

Claim for **Legal Expenses** relating to an **Insured Person's**:

- i) Actual or alleged dishonesty; or
- ii) Actual or alleged violent or threatening behaviour.

7 Legal expenses not agreed

Legal Expenses incurred:

- i) Before **MSL** agrees to pay them on the **Insurers** behalf
- ii) Where the **Policyholder** and / or **Insured Person**:
 - a) pursues or defends a case without the agreement of **MSL** or in a different manner to or against **our** advice or that of the **Nominated Representative**
 - b) fails to give proper instructions in due time to **MSL**, to the **Nominated Representative** or to counsel or other persons instructed by **us** or the **Nominated Representative**
- iii) Where the **Nominated Representative** refuses to act on behalf of the **Insured Person** for any reason *other than* as a conflict of interest
- iv) In respect of witnesses, experts or agents interviewed, engaged or called as witness without the prior written approval of **MSL**
- v) Prior to issue of formal **Legal Proceedings** which does not include correspondence by way of pre action protocol or any mediation or other alternative dispute resolution procedure
- vi) Adverse costs awards made against the **Insured Person**, pursuant to section 22, Employment Act 2002 including, without limitation, prior to the expiry of any applicable ACAS discussion period.

8 Delay and prejudicial acts

Claim where an **Insured Person**, in the reasonable opinion of the **Insurers**, acts in a manner which is prejudicial to the case, including being responsible for any unreasonable delay, withdrawing instructions from the **Nominated Representative** or withdrawing from the case.

9 Other insurances

Legal Expenses which can be recovered by an **Insured Person** under any other insurance or which would have been covered if this insurance did not exist *except* for any amount in excess of that which would have been payable under such insurance.

10 Fines and penalties

Fines, damages or other penalties which the **Insured Person** is ordered to pay by a court or other authority.

11 Judicial review

Legal Expenses relating to any judicial review whether within the **Territorial Limits** or not.

12 Bankruptcy, liquidation or receivership

Claim for **Legal Expenses** when the **Insured Person** is bankrupt, in liquidation, has made an arrangement with his or her creditors, has entered into a Deed of Arrangement or part or all of the **Insured Person's** affairs or property are in the care or control of a receiver or an administrator.

13 Disagreement

Dispute with the **Insurer** or **MSL**.

14 Intellectual property

Any **Claim** relating to **Legal Proceedings** involving copyright(s), trademark(s), merchandise mark(s), registered or unregistered design(s) or other intellectual property rights or secrecy and confidentiality agreements.

15 Leasehold Valuation Tribunal

Any dispute that is or could be determined by a Leasehold Valuation Tribunal.

COMPLAINTS PROCEDURE

Our aim is to provide a first class standard of service at all times. If **you** think **we** have let **you** down, please contact **us** or **your** usual insurance adviser who will try to help **you**. Quoting **your** certificate number will assist **us** in dealing with the problem more quickly. If **you** are not satisfied with the outcome, please contact The Compliance Manager, MSL Legal Expenses Limited, No.1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire SK8 3GW.

If, after taking this action **you** are still unhappy, **you** may contact The Compliance Manager, Financial & Legal Insurance Company Limited, No.1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire SK8 3GW.

If **you** are not satisfied with the response of **Financial & Legal Insurance Company Limited** **you** may be entitled to refer **your** complaint to the Financial Ombudsman Service.

The use of these facilities does not affect **your** right to take legal action.

HOW TO MAKE A CLAIM

If an **Insured Person** wishes to discuss any matter that may lead to a **Claim**, please ring **our** dedicated claim line quoting **your** certificate number.

We will initially deal with a potential **Claim** through the claim line where **our** trained staff will help with fast and friendly advice, make arrangements and, where necessary, put the **Insured Person** in touch with a member of **our** panel of professional advisers. After the claim is accepted, **we** may refer the matter to a suitably qualified and experienced professional person for advice and suggested appropriate further action.

Claims should be made as soon as possible and confirmed in writing, to MSL Legal Expenses Limited at the following address

MSL Legal Expenses Limited, No.1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire, SK8 3GW
Fax: 0845 280 0222

Once details of the claim have been received by **us** and **we** have accepted the **Claim** in writing, **we** will supply, the name(s) of one or more solicitors or other suitably qualified and experienced persons from **our** panel to act on the **Insured Person's** behalf.

It is very important that you read this document carefully and keep it in a place of safekeeping for your future reference.

CLAIM LINE
0845 766 0213