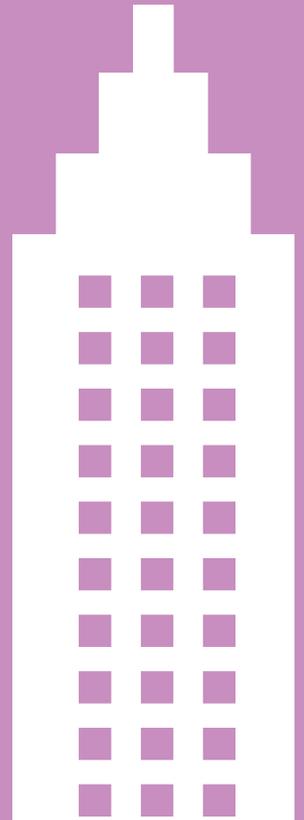


Legal Expenses Insurance

for Residential Management Companies

RMC budgets are always tightly managed and there may be little scope to fund unexpected events such as legal disputes with contractors, neighbours or employees.



Where funds are limited, how will you pay for legal advice or defend an unexpected dispute with your neighbours, a supplier or even an employee?

Then there are costs that are often forgotten, such as the stress and disruption to your life if you have to seek legal advice and attend court. Failure to act quickly could prejudice your position and result in you losing a dispute by default, or being out-gunned by someone with deeper pockets.

If you have legal expenses insurance in place, designed for Residential Management Companies, this need not be the case. It also provides 24/7 legal advice, so you can request information at a time that is convenient for you. And if the dispute escalates in many cases it will meet the legal costs too.



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Key features of our Legal Expenses Policy

The policy will provide you with the following*:

1. Legal advice

- ✓ 24 hours legal helpline for any matter relating to your block or association. Tax advice is also available 9-5 Monday to Friday. You can seek advice as many times as you need throughout the policy period.

2. Insurance for legal costs

Legal defence costs you incur with the insurer's consent in respect of:

- ✓ Disputes with past, present and even prospective employees arising from a contract or statutory employment rights – including awards made against you.
- ✓ Investigations relating to Tax by HMRC, either on what is known as a formal aspect enquiry or a full enquiry.
- ✓ Disputes with neighbours regarding events such as nuisance or trespass, or activities that could or have caused damage to your property.
- ✓ Contract disputes with suppliers or debt recovery actions (over £200).
- ✓ Disputes with various regulatory bodies on such things as HSE issues, licences, data protection and criminal prosecutions.

Examples of circumstances where this policy could help you:

A contractor makes a poor job of some roofing maintenance, and refuses to remedy the problems. You can use this service to engage a solicitor to pursue them to complete the job to the required standards and seek compensation if appropriate.

Your gardener starts to become unreliable and the work is sub-standard. You need to replace him. Under the policy you can seek legal advice on how to go about it, if there is an unfair dismissal claim your costs of representation in court are covered and, if you lose, compensation awarded will be covered too.

A neighbouring commercial operation expands and causes a public nuisance impairing your legal rights. You can seek advice on the remedies available to you, appoint a solicitor to act if you have a case and pursue through the courts for resolution. Often the mere fact that you have legal support and the funds to pursue the case will lead to sensible negotiations and resolution.

Change to read: A broad range of protection is provided to you, including advice at a time that is convenient to you and insurance against legal costs to pursue cases where necessary.

* As with all insurance policies, the policy is subject to limits, conditions and exclusions. For more information please contact us to discuss further, or request a full summary of the cover or the full policy terms and conditions.

For this type of insurance it is particularly important to note that legal advice and the insurer's consent to costs must be sought as soon as you identify a possible problem and before you incur any costs, failure to do so will invalidate a claim.

We would like to thank Deacon, specialists in blocks of flats insurance for more than 28 years, for their help in preparing this insurance guide. This document is designed as a helpful introduction to insurance and is provided for information purposes only. It is not intended to be comprehensive nor does it constitute legal or other professional advice, or a recommendation of any product.

DEACON
Blocks of Flats Insurance



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