Self Build & Renovation Legal Expenses Insurance

Insurance Product Information Document
Company: Allianz Insurance plc

Product: Self Build & Renovation Legal Expenses

Allianz Insurance plc (Registered in England No. 84638). Registered office address: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 121849

This document summarises key information relating to your insurance policy. It does not include all the terms and conditions of your insurance contract. Please refer to your policy documentation and policy schedule. These documents contain full terms and conditions that apply to your cover.

What is this type of insurance?

This Self Build & Renovation Legal Expenses policy provides you with access to a legal advice helpline and various online legal tools and services to help you create legal documents and paperwork. It also provides insurance protection designed to cover legal costs and expenses for legal disputes relating to your self build and renovation project.

What is insured?

Cover for legal costs of up to £100,000 to:

- ✔ Pursue or defend legal action in a dispute arising from a breach of a written contract for goods or services bought, sold or rented in relation to the self build or renovation project on the land or in the premises at the address detailed on your policy schedule.
- ✔ Pursue or defend legal action for eviction of anyone on the land or in the premises at the address shown on your policy schedule who is present without your permission, including the eviction of squatters.
- ✔ Pursue or defend an appeal following a decision in court in respect of your legal action in relation to disputes over a written contract or eviction of anyone on the land or in the premises at the address shown on your policy schedule who is present without your permission, including the eviction of squatters.

Also provides:

- ✔ Access to Lawphone for advice on any legal matter relating to your self build or renovation project, 24 hours a day 365 days a year.
- ✔ Access to various online tools and services that can review existing or create new legal documents and paperwork in connection with a wide range of legal personal matters.
- ✔ Access to an online legal health check which will ask you questions and suggest documents and services to address your current legal issues.

What is not insured?

We will not cover any costs for:

Below is only a summary of what is not covered. For full details, please refer to your policy wording.

- ✗ Any claim where the event, leading to the claim, occurred before your policy cover started.
- ✗ Any claim not reported to us within a reasonable time frame which may prejudice our position as a result of the late notification.
- ✗ Self build & renovation contract disputes for amounts less that £1000
- ✗ Any costs you agree to, or incur, before we have accepted your claim in writing and appointed the legal representative.
- ✗ Any fines or other penalties awarded against you by a court.
- ✗ Any claims arising from or associated with your business, trade or profession or any other commercial venture or venture for financial gain.
- ✗ Any dispute related to any land or buildings that are not your self build home at the address detailed on your schedule.
- ✗ Any dispute with local and public authorities or any government department.

Are there any restrictions on cover?

- ! At all times during your legal action reasonable prospects of success must exist in order for us to begin, and continue, providing cover under your policy. If we believe that reasonable prospects of success do not exist we will end your claim.
- ! You can only choose the legal representative if there is a conflict or interest or when we agree legal proceedings need to be issued or defended in court.
- ! You must make your claim during the same period of insurance in which you first became aware of the dispute or events leading to the dispute
- ! Each and every construction or renovation contract must be recorded and evidenced in writing and you must keep a copy of each contract.
- ! You must ensure the main contractor of each individual trade carrying out the construction of the self build or renovation project has professional indemnity insurance and keep a copy of the insurance schedules.
- ! Cover only applies where the property is intended to be used to live in upon completion, to sell following renovation or construction, or to be used as a holiday home (non-commercial use.

Where am I covered?

✔ Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions asked when you take out, make changes to, and renew your policy.
- You must tell us at your first opportunity about any claim or incident that may lead to a claim and give us all the information about the claim that we ask for.
- At all times during your legal action follow the advice of, and co-operate fully with, your legal representative and us.
- You must provide the intended use of the property (to live in, sell, holiday home).
- You must inform us immediately if the ownership structure or intended use of the property changes, failure to do so may result in cover being withdrawn.
- You must obtain our written agreement before making or defending an appeal against the decision of a court or employment tribunal in respect of your legal action.

When and how do I pay?

You can pay your premium by debit/credit card.

When does the cover start and end?

Subject to payment, your cover will start and end on the dates shown in your current policy schedule.

How do I cancel the contract?

Contact your insurance intermediary if you want to cancel the policy.

- If this is within the 14 day cooling off period, we will refund any money you have paid.
- If you cancel the policy at any other time, you will not be entitled to a refund of the money you have paid.

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